

DICKMAN & ORTMAN CINCINNATI





HOMES

A Book for the Home Builder

Containing
Money Saving
Value Insuring
"Tips"
and
Photographic
Reproductions
with Floor Plans
of 75 Proven
Practical Homes



Published by

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Cincinnati





"TIPS"



The man about to build a home is looking for "Tips." He wants to inform himself so that he can get the best to be had in his home. He listens to everything that might enlighten him, accepting the good ideas and rejecting those he does not like. It is in this spirit and with this understanding that we offer these few pages.

Our ideas in this connection have been gained by many years of experience in the actual building of homes in Cincinnati and its beautiful suburbs. We have built many homes for sale and have successfully sold them, and this we believe to be the acid test in home-designing, for when the prospective purchaser looks at the finished home, he looks for faults, he hunts for everything that might be detrimental to the house. It has to suit him in every respect or he does not buy.

We have also designed and built hundreds of homes to order, and have gained, through our contact with the many clients for whom this work was done, many good and practical ideas, a great number of which are incorporated in the plans shown in this book.

There are several divisions which naturally suggest themselves in connection with information regarding home-building.

First, the Design; second, the Construction, and, third, Financing the Home. To this we have added Hints to Home-Builders and some information regarding our Plans and Specifications.

THE DESIGN

To start from the very beginning, avoid freak designs. Compact, conservative homes are the best. They cost much less, they impress people more favorably, and if you should ever want to sell, you can

get your money back, and more, too, as a rule.

We have therefore purposely avoided freak designs in making up this book. Every plan illustrated here is thoroughly practical and will make you a comfortable and convenient home. Fads and fancies have been avoided, too, so that a house fashioned after one of the plans in this book will not be "out of style" ten, twenty or thirty years hence.

Our houses are designed especially for the Middle West, and for all that section of the country where the climate resembles that of this section. People intending to build should remember this in designing their home.

A bungalow designed for California will not be a comfortable home in Cincinnati. In California and throughout the extreme South in general houses are built without foundations, being set on posts or piers. No heating is provided for, since it is not needed, nor is there a cellar. The laundry is generally on the outside, and a shed in the rear takes the place of the cellar.

Frequently these houses are not plastered, but are finished rough on the inside, and the woodwork merely stained; an attractive way of finishing for a summer home, but one that you would tire of in a home that is to be used the year round.

In these sections, sheathing and paper beneath the siding are not used, either, and the siding is nailed directly against the studding.

We are firm believers in having a good, deep cemented cellar under every house and under the entire house, and all the plans illustrated in this book possess that feature. It makes a warmer, drier house and adds considerable room that can be

put to excellent use. There is very little saved in putting a foundation under part of the house only, and it is poor economy at that. Your house should be set up well from the ground, $2\frac{1}{2}$ or 3 feet as a rule. This is governed somewhat, however, by location and the style of home to be built.

In designing the rooms, it is well to remember that rooms designed after straight, simple lines are the best. They lend themselves more easily to decoration and are less tiresome to live in than poorly arranged and cut-up rooms. Furniture space is of more importance, too, than mere size. A small, properly arranged room will generally look better and will really afford more usable space than a large room cut up by doors and windows.

The furniture space is an item to which we wish to direct your attention in the plans illustrated herewith. You will note that each room contains provision for the respective articles of furniture it should contain; that the kitchens provide a sink, a place for the range, refrigerator and kitchen table; the dining-room provides space for table, chairs, buffet and china closet; the living-room a good piano space, with room for bookcases and chairs. Each bed-room has a bed space and sufficient room for other articles needed, and all bed-rooms with one or two exceptions have closets. Where other rooms, such as libraries, breakfast rooms, sewing rooms or dens, are shown in plans they are fitted for the use to which they are to be put, and contain the proper furniture spaces.

The architectural style of your home, of course, depends entirely upon your individual taste. Any style is good if it is consistent and is faithfully adhered to.

The "simple life" movement has had its influence on architecture as it has on everything else. Homes today are simpler in design, both as to exterior and interior, than they were ten or twenty years ago.

The peaks and points, towers and architectural "gingerbread" characteristic of the late 80's and early 90's has given way to plain, substantial-looking homes, just

as the fussy parlor with its horsehair furniture and inevitable whatnot has been replaced by the comfortable and homey living-room.

There is less tendency to outdo one's neighbor nowadays in building, and more toward a comfortable and convenient home for the family to live in. Fresh air and sunlight are admitted to a greater extent than ever before.

The housewife's work is lessened as much as possible by intelligent planning. The kitchens are generally small, and, since they are the workshop of the home, are planned to be compact, convenient and labor-saving. The old-fashioned kitchen, with its big wood-stove, large supply of firewood and bulky furniture, had to be large, and generally was one of the largest rooms in the house.

A good-sized porch is a feature of practically every home built today, and in the past two or three years the sleeping-porch has become very popular, and we believe deservedly so.

Brick houses are built more than ever before, and each year the difference in cost between brick and frame construction diminishes. It is now, in this section, about 15 per cent.

Cement stucco as a building material is gaining in popularity, and when properly used never fails to make an attractive home.

Never before has the prospective homebuilder had so great a variety of good and attractive materials to choose from. Plain siding, rough siding, shakes, shingles, clapboards, field-stone, cobble-stone, cement blocks, stucco and brick in any shade and texture may all be used with excellent effect in the styles of homes now prevalent.

The best material to use in each case is material that is close at hand and easily had. Make no attempt at artificiality; do not endeavor to disguise the honest materials used.

Southern pine, though the most inexpensive of wood finishes, is just as attractive in its way as mahogany or rosewood. The house that provides sufficient room for your family and an occasional guest, that comes well within your means, both as to cost and upkeep, that keeps up the tone of the neighborhood in which it is built, and that is so compact and convenient as to make housekeeping a pleasure, is the house that you will learn to love, the house that will be home to you in the truest sense of the word.

CONSTRUCTION

When the little home is completed and the family has been installed, after one's friends have called and admired its appearance and arrangement, the greatest satisfaction that comes to a man is to know that his home is as substantial in structure as it is attractive in design.

He likes to be able to add, after showing a friend through: "It's a well-built house, too; solid as a rock."

To achieve this structural correctness it is necessary, first of all, to have a good, carefully prepared working plan and a clear and understandable set of specifications.

It is necessary for you, the owner, to understand these plans and specifications so thoroughly that you can see, in your mind's eye, the completed dwelling.

To this end they should be prepared so that you can understand them. The plans should be neatly and clearly drawn and should be complete, showing each elevation, cellar and attic plans, roof construction if necessary, and all details needed to thoroughly acquaint the builder with the work to be done. The specifications should be concise, clear and free from technical language, so that they can be readily understood.

When you have the working plans and specifications, submit them to a competent and reliable builder for a bid. Don't choose an incompetent or inexperienced man because he is cheap. Labor is worthy of its hire at all times, and the cheap bidder's work will remain a monument to his incompetence long after the difference in price is forgotten.

There is a certain amount of material needed to build a house, a certain amount of labor required to put the material in place, and any builder who figures the job must figure these items. Then he must figure for himself a living profit. If he figures less he will lose money. If he figures in such a manner that he loses money he is incompetent, and will most likely endeavor to "make up" the loss at the owner's expense. There will be very little difference between the bids of any number of reliable and competent men.

Pick out a builder, then, whom you know to be competent and thoroughly reliable, one who has done work to which he can recommend you, and one moreover who is financially responsible.

Then give the entire job, excepting such items involving choice on your part, to the one man. Don't attempt, unless you have had considerable experience in building houses, to "sub" it out yourself. Many good people have tried this, thinking to save money, and have found that, everything considered, it cost them a great deal more in the end. By giving all the work to one man you concentrate the responsibility and know exactly who to look to should anything by chance go wrong.

The few items that can be profitably left out of the entire contract and provided by the owner are those in which a selection by the owner is involved, such as mantels, fixtures, art glass, hardware, etc. In many cases even these items are included in the principal contract and a certain amount allowed to cover their purchase, but it will generally be found more satisfactory to leave them out entirely.

The first move your contractor will make when bidding on the job is to view the lot. He will have to ascertain the amount of excavation to be done, the amount of grading necessary, the distance to which the excavated soil must be removed, number of steps and length of walk to be provided, etc.

You can readily understand that these items have a most important bearing on price, so that it will be well for you in purchasing your lot to keep these things in mind. The ideal lot to build on (from the builder's point of view) is a lot that is level or nearly level with the street, so that no grading is required, the excavated soil can be distributed about the lot, and material can be hauled close to the building.

In purchasing a lot, if it is so high as to require grading, you must buy it cheaply enough to provide for the work to be done. Don't try to guess at the cost of grading. Get a figure on it. If the lot is low, you must figure on the cost of earth to fill it. If very low, remember that it will cost more to build there on account of additional foundation necessary to bring the house up to the proper height. Do not make the common mistake of thinking that the amount saved for excavating will be sufficient to pay the additional cost of foundation and of filling. It will not.

Your foundation may be of any material you choose, so that it is well and substantially built. In Cincinnati, concrete, concrete blocks and stone are used almost entirely, concrete being used more than any other material, and brick not at all. The foundation should be built on a solid footing, and the width of the foundation walls depends upon the size and weight of the structure placed upon them. No one branch of the work to be done on a building is as important as the building of the foundation, and the necessity for proper specifications on this important item is obvious.

The cellar floor, as well as the outside walks, should be cemented, and with the proper mixture specified there is little chance to go wrong. The width of the various walks may be whatever you like, but should not be less than three feet wide from property line to front entrance, and two feet wide from this point around the house.

The drainage system depends upon local conditions. If a sanitary sewer can be reached it should be used, by all means; if not, a cess-pool may be built to take care of the drainage.

In a brick house where press-brick is specified a certain price should be stipu-

lated, and the selection of the kind and color of brick to be used left to the owner. Nowadays brick may be had in any shade or texture, and as one manufacturer's agent facetiously told a customer, "We can match the color of your wife's hair or the baby's eyes in brick."

The method of laying brick depends upon the kind of brick used. Smooth-face brick are generally laid with a very close buttered mortar joint; rough brick with a raked, tooled or flush joint. The design of house frequently influences this, as well as the texture of brick used.

Common brick are always laid with a flush joint. Chimneys, especially in frame houses, are much safer when lined throughout with vitrified flue lining.

The kind of lumber to be used is hardly a matter of choice any more. It is a question of what can be had. For joists, studding, flooring, sheathing, beaded ceiling, etc., Southern pine is being used almost entirely. For exterior trim, porch floors, steps and other portions exposed to weather, cypress is used. White pine for siding has been replaced by poplar, fir and cypress. For interior work, Southern pine, chestnut, cypress, oak, birch and poplar seem to be favored. Properly treated, they are all beautiful woods, and any one will make an attractive finish. Pine is of course the cheapest, and when stained in any of the soft browns or greens now so much in vogue, and waxed, is also one of the most attractive of all wood finishes. It is beautiful, too, when finished natural, and ages well. Chestnut and cypress are both woods with a big, splashy grain, and are prettiest when their grain is accentuated by staining. Oak is a beautiful wood, no matter what its treatment. It takes any stain well, and in the writer's opinion is improved by staining. Birch is generally stained to imitate mahogany, but is a beautiful wood finished natural or stained with any of the mission stains. Poplar is generally used where white enamel finish is desired, and for this purpose has no equal.

In the matter of roofing the man who builds today has a great variety of good material to choose from. Shingles, tin,

slate, asbestos slate, composition shingles and tile all offer advantages. For the bungalow type of house, when built in frame, wood shingles make the most attractive roof. They can be stained to carry out the color scheme, and when good cedar or cypress shingles are used make an excellent roof from every standpoint. The stain tends to preserve them. There is a growing tendency, however, toward making homes fireproof, and people so inclined naturally eliminate the wood shingle when considering roofing.

Tin is an old stand-by. It has its merits, but we do not like to see it on the roof of a residence. There are a few designs of houses on which it can be used without materially detracting from the appearance, but none which it can be said

to improve.

For the medium-priced house, and especially for brick houses, slate is used more than any other kind of roofing. Great inroads have been made in the last decade on the use of slate by asbestos slate and composition shingles. Asbestos slate comes in two colors, gray and red. It can be laid in several different fashions, and makes an attractive as well as a permanent roof. It is not affected by sudden changes in temperature, and can not be cracked as easily as slate.

Of composition shingles less is known. They are comparatively new, and have not been on the market long enough to have had a thorough time test. They are being used, however, by many architects, and undoubtedly have considerable merit. They are made in several good colors, and for this reason can frequently be used where slate would injure the color scheme.

Tile is from every standpoint the best of all roofings, but its high cost places it way beyond the reach of the average home-builder. It comes in two colors, green and red. Of the two, the red is the least expensive. It can be had in the S-shape or in flat tiles. A red tile roof will cost approximately three times as much as a good slate roof. A tile roof should never be used on a frame house.

Heavy paper or slaters' felt should be placed under all roofing. Galvanized

nails will add to the permanence of any roof on which they are used.

There are two kinds of plastering finish in common use-sand or cathedral finish and plain skim finish. The plastering in each case is exactly the same except that for sand finish the plasterers' float is covered with carpet to give the last coat a slightly rough cast. When it is desired to paper the walls, sand finish should not be used. For tinting it offers a better surface than the skim finish. In either case the kitchen and bathroom walls should be left smooth for painting. The plastering consists of three coats, and your specifications should give explicit directions as to the mixing and application. Plaster board, under many different names, is being widely advertised and advocated to take the place of ordinary plastering. It is a material made in boards and built up of lath, hair and plaster or wood-pulp compositions. Its use, however, requires stripping where the panels meet, and while this may be done in dining-rooms, libraries, dens and billiard rooms with decorative effect, we are of the opinion that it would prove rather tiresome in the other rooms of the home.

Plumbing is a big item in the modern house, and should be good plumbing by all means. The fixtures need not be costly, but should be good-looking, sanitary and substantial. A plumber's time is expensive, and when your home is completed you don't want to pay for costly repairs.

Where gas can be obtained, an automatic water heater is a great convenience, and is worth many times its cost.

One of the smallest items about a house is the hardware, but it should be given thought as well as things seemingly more important, for there are few things more aggravating than cheap hardware and poor locks.

Upon the painting a great deal of the effect of your home, both as to exterior and interior, depends. Little change has been made in painting exteriors. Today, just as years ago, there is nothing better than white lead. On the interior of the

home, however, the enterprising manufacturers are offering an immense variety of beautiful finishes. The Mission and Craftsman movements have been responsible for the introduction and continued manufacture of many beautiful stains. Each manufacturer has his own name for these different finishes, and there are a multitude of them. Some of the most attractive ones are "Flemish Brown," "Bog Oak," "Weathered Oak," "Silver Gray," "Fumed Oak," "Forest Green," "Antwerp Oak," "Brier Green," "Verd. Antique" and "Mission." White enamel finish is finding much favor, and, while rather costly, is indeed beautiful.

The heating is in most cases a question of cost. Hot water heat is generally conceded to be the best kind of heating obtainable, but to many people its cost, which is about three times the cost of hot air heat, is prohibitive. For a small house hot air heat is very satisfactory; for a very large building hot water or steam heat must be used to get proper results. Any of the homes illustrated in the following pages could be satisfactorily heated with a hot air furnace.

The chief things to observe, however, in connection with all these items are, as stated in the beginning, that you have a good working plan and set of specifications and a competent and reliable builder.

Given these, you will have a home when finished that you can take pride in, a home that will be well and honestly built.

FINANCING THE HOME

The method by which the building of a home is financed seems to be a mystery to many people. They have a vague impression that money is secured by means of a mortgage on the completed home, but having had no experience in securing loans, are not familiar with the details. Once understood, however, it is a very simple matter.

There are, generally speaking, four sources from which money to finance the erection of a home may be obtained.

They are: First, individuals seeking an investment for their own funds or for moneys entrusted to their care as guardians, executors and the like. Second, banks, or companies organized to do a banking business. Third, building associations. Fourth, building and construction companies, who build homes and arrange to finance them for their clients.

Each of these methods has its advantages, and the one to use depends upon the circumstances governing each individual case.

If you are acquainted with an individual who is loaning money on improved real estate, put your proposition before him. Show him the plans and specifications, tell him how much money you will need and at what times you will need it. If he is loaning funds for an estate it is likely that he will not advance you more than one-half the value of the whole property.

For instance, suppose you have a lot worth \$500, your house costs \$2,500 to build, making a total cost of \$3,000; he will loan you \$1,500. So that, in order to build, you would have to have your lot and \$1,000 in addition.

Now, when an individual loans his own money in a transaction of this kind he will frequently loan more than half the value, being influenced only by his own judgment in the matter. We know of one case where an individual loaned a man the entire amount needed to purchase a lot and build the house. This, however, was more a matter of friendship than of business, and is rarely done.

National banks do not loan on real estate. Savings banks and trust companies do. The amounts they loan are governed by the laws of the State in which they are situated. As a general rule, their loans do not exceed 50 per cent of the value of the property. In some cases, however, they are permitted to loan 60 per cent of the value.

Building associations are associations of individuals banded together for the purpose of furnishing money to members who wish to build homes. Where a building association exists it offers the best opportunity to the home builder, and especially to the salaried man. These associations generally transact all their business at meetings. They have one meeting a week, and as they usually meet in some public place, have little or no rent to pay. Their officers are public-spirited citizens, who receive only nominal salaries, so that their entire operating expense is very low. It is not their purpose to make money, and all the money they make is returned to the stockholders in the form of dividends. The borrower being a stockholder, shares in this. Interest is payable from week to week, and a loan may be paid off at any meeting.

Banks and individuals generally require the interest to be paid quarterly or semiannually in advance, and if the loan should be paid off immediately thereafter, none of this interest is refunded.

The rates in building associations differ slightly, but will run approximately as follows:

9	500.					\$1.08	per week
	1,000.						~ 6.5
	1,500.		٠	۰		3.24	6 6
	2,000.				٠	4.32	4.6
	2,500.	٠		٠	٠	5.40	6 6

And so on. These amounts include both principal and interest, and at this rate it requires only $12\frac{1}{2}$ years to pay out the loan.

There is another method of payment which pays out in 7 years and 8 months. This method requires a payment of \$1.58 per week on each \$500 loaned. Although these payments are due each week, the borrower can arrange to pay monthly if he desires.

Building associations will loan twothirds of the appraised value of the security. For instance, your lot is worth \$500, you build a house costing \$2,500. Total value \$3,000. They will loan \$2,000, so that you are only required to have \$500 in addition to the lot, in order to build.

Building and construction companies who take the entire job and even finance the undertaking for their clients offer a great many advantages also. These concerns, however, only exist in large cities. They must do an immense amount of business to exist, and a small town would not support them. The manner in which they finance their undertakings varies in each case, but it can be stated as a general proposition that they will advance three-fourths of the total cost of a house and lot. Taking the same figures again, for example, if you have a \$500 lot and wish to build a \$2,500 home, you will only be required to have \$250 in cash. The amount advanced by these companies is then paid back to them at about the same rates given above for building associations.

The financing of the transaction during construction depends to a great extent upon the terms of the contract. On contracts for residence work it is customary to make several payments during the progress of the work. If you are securing the money from an outside source it is well to make these payments as follows:

First, when foundation is completed. Second, when dwelling is under roof. Third, when house is completed.

You can arrange in securing your money to get it in several payments, so as to carry out these terms.

Perhaps another example would serve to make this clearer. We will assume that you have a lot and \$500 in cash. You are building a home to cost \$2,500, so that you will be required to borrow \$2,000. Make your arrangements for the loan in plenty of time. In the contract specify your payments as follows:

1st. When foundation is completed, \$250 2d. When dwelling is under roof. 1,000 3d. When house is completed . . . 1,250

Total\$2,500

Your first payment is made from the amount you have on hand. The \$750 required to make up the second payment may be drawn from the bank or building association with which you are dealing. The third and last payment is drawn from the same source. The amounts given above are for example only, the correct amount in each case being governed by

the cost of the work done at that date of payment.

If your contractor is not a man of means he may want to stipulate more payments than are here given, but in no case should he be paid anything before there is some work done, and in no case should he be paid a greater proportion of the contract price than the work done up to that time bears to the entire job.

Care should be taken to see that all laborers and sub-contractors employed by the general contractor are paid, for the lien laws are very strict in some States and give these men the right to collect from the owner, even though the general contractor has been paid in full.

If you secure your loan through a bank or building association they will attend to this and see, for their own protection, that the laws are conformed with. When making the loan they will charge you a fee of from twenty to thirty dollars for the legal work in connection with it. This covers the cost of the appraisement of the property, the examination of title by their attorney, the execution and recording of the mortgage and such other work as is necessary to be done.

Happily, the horror of what was considered debt and the foolish fear that many people formerly held regarding mortgages is being dispelled by a clearer understanding of the great benefit derived through the proper use of this means of obtaining credit. A mortgage is certainly not a thing to be ashamed of. As to debt, let us make use of the example again. You own a lot valued at \$500. You build a home costing \$2,500, on which you borrow \$1,500. The total value of your holding is \$3,000. Now, then, if you balance your books the assets will appear as \$3,000 against the liability of only \$1,500. So that you are \$1,500 to the right side of the ledger.

The late E. H. Harriman once asked a business associate, "What is a millionaire?" "A man with a million dollars," was the answer. "No," said Harriman, "it is a man who owes a million." His theory was that the man who owed a

million was worth more than that sum. He believed that borrowing indicated progress.

Every great transaction is financed with borrowed money. When the railroads need money for improvements or extensions they issue bonds. These bonds are a first mortgage on their property. Their increased revenue, due to the improvements or extensions, soon pay out the bonds, and their financial condition is better than ever. So with a man who wants to build a home. His little transaction does not necessitate the issuing of bonds, but he borrows the money precisely as the railroad does, with his property as security. The saving he effects in rent then pays out the loan and he owns a home clear, free and unincumbered.

HINTS TO HOME BUILDERS

If the hints embraced under this heading seem somewhat scattered and lack relation to each other, blame the subject, not the author. A house is made up of numberless details, many of which seem to lack relation when considered separately, yet combine to make a perfect and harmonious home.

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Be very careful in the selection of the lot on which your home is to be built. If there are any hills or high places in your town, they will generally prove better home-sites than the valleys. As towns grow, the railroads and factories follow the line of least resistance and spread out through the lowlands, leaving the hill-tops for residence purposes. Perhaps you will be fortunate enough to find a lot with trees on it. It takes many of these trees forty to fifty years to reach their full growth, and if there is any way to spare them it should be done, even though it necessitates placing the house a bit differently than you planned. Most houses, and especially bungalows, look best when set a few feet above the street level and well back on the lot. If your lot is a bit high, leave it so. Grading it to the street will cost quite a bit of money and will only make your home less attractive.

It is well to follow Nature as closely as possible in shaping up the lot, and avoid the artificial. There is a little bungalow in College Hill, a suburb of Cincinnati, that is admired by every passer-by. It is built on a lot that seemed rather a poor one, as it had a shallow ravine between the sidewalk and the middle of the lot. There were a number of beautiful pine trees just beyond this ravine. The owner set his house well back, so as to save the trees. Then, instead of filling up the ravine, as many of his neighbors did, he built a rustic bridge over it, and laid a winding walk of field stones to the house. The bungalow is shingled, and the shingles are stained a dark shade of brown that harmonizes beautifully with the green trees surrounding the house. Altogether, it is a beautiful picture, and you would never think upon seeing it, that the lot had ever been considered undesirable.

Your choice of a lot should be influenced by the kind of home you are going to build on it. If you are going to build a bungalow, don't buy a lot situated bebig two-and-a-half-story tween two houses. If it's a duplex apartment you're building and it is to be built for investment, remember that it will cost as much to build on a cheap lot as on a better one, but the returns in rent will be considerably less. Let us illustrate this with figures. Suppose you purchase a lot costing \$1,000 and build a duplex apartment costing \$5,000. The total investment will be Your flats will rent for about \$6,000. \$25 apiece, or \$50 for both. Your neighbor buys a lot for \$2,000 in a better neighborhood and duplicates this house on it at the same cost, \$5,000. The total investment in his case is \$7,000, and these flats will probably bring \$35 to \$40 each, a total of \$70 to \$80 per month. Figure the difference for yourself on a percentage

The price you pay for your lot should be in proportion to the cost of the house you intend building. For suburban property we would say that a good proportion for the value of the lot would be 25% of the value of the house to be built on it. But no matter what the kind, style or

price of your home, the location should be desirable, for the benefit of yourself and your family while you reside in it, as well as the advantages it will give you in renting or selling, should such a move ever become desirable.

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Do not permit yourself to be influenced by the homes of your friends or neighbors in the choice of your home. Let your own taste, judgment and pocket-book be the deciding factors. One of the great American faults is this idea of outdoing one's neighbors. There is just as much happiness (oftentimes more) in a simple bungalow as in the costliest mansions. The children's ideals will not be harmed by simple surroundings. Abraham Lincoln was born and raised in a log cabin. Mark Twain lived in a frame house in Hannibal, Missouri, that you would consider a "shack."

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Don't "sub" the job yourself, and don't let it out by day-work. Lawyers have a saying that "The man who pleads his own case has a fool for a client." The contractor is a man who has learned his business just as the lawyer or doctor has his profession. You should no more undertake to build your own house than you would to argue a case involving several thousand dollars in court or try to perform a serious operation. "Each man to his trade' applies with as much force to the building of a home as to anything else. A contractor who is constantly engaged in building houses can save enough money in the purchase of material and the arrangement of his work to bring himself a fair profit, so that the owner is put to no more expense and is saved all the worry that goes with directing the details. Contractors as a class are just as good as men engaged in any other trade or profession. There are undoubtedly some black sheep among them, as there are quacks in the medical profession and pettifoggers in law. But we have found contractors, as a class, to be competent, fair-minded and honest, and so you will find them if you don't try to get "cheap men."

Don't try to build without a well-prepared set of plans and specifications. They will form the basis of your contract and will insure you getting what you bargained for. Whenever you see a poorly proportioned and badly arranged house you can rest assured that it was either built without a plan or built from plans drawn by a carpenter who knew nothing of architecture. A good set of plans will add very little to the cost of your home and will save you many times their cost, both in time and money. They will be an insurance policy that will protect you from mistakes.

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Don't take chances on the construction. You want your home, above everything else, to be substantially built. You will find if you use our specifications that they are rather strictly drawn. Your contractor may tell you that you can save money by using lighter material. Don't do it. There are ways to economize, but this is not economy. The specifications provide good material and proper methods for your protection and you should not be satisfied with a substitute.

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When you are ready to start to build your home, have your lot surveyed, so that you can be sure of your lines. You wouldn't want to find at some future time that a portion of your house extended on some one else's property. Even if your lot is very large you should have it surveyed so that you will know your boundary lines. Then, when you are ready to plant your hedge or build your fence, you can do so and know that you are right.

•

Where the appropriation does not admit having hardwood floors, narrow rift-sawed pine flooring, waxed or varnished, makes a very attractive appearance.

•

In a modern home the attic can well be eliminated. The laundry in the basement provides a place to dry clothes in bad weather, so that the attic becomes a storehouse for refuse that should be thrown away.

An attractive feature in a bedroom or dressing-room and one that is thoroughly appreciated by Mother and the daughters, is a full-length mirror in the closet door. The men folks find it a convenience, too.

•

French doors, colonnade openings or simple cased openings add greatly to the apparent size of small rooms.

q

Where there are plenty of closets, it is an excellent idea to line one of them with cedar. It is not expensive, and provides a moth-proof place for clothing out of season.

•

Veneered doors, properly made, are better than solid doors, and are usually more attractive, owing to the fact that wood for veneering is selected for the beauty of its grain.

•

A plastered cellar ceiling keeps both cold and dirt from the first floor, and if put on over wire lath will retard fire starting in the cellar.

•

If your boiler or furnace is a bit larger than necessary you will not have to "crowd it" to keep the house warm. An open fire-place is a valuable addition to the heating arrangement. It furnishes an excellent method of heating a room quickly, and is one of the best means of ventilation known. It will save starting a furnace fire in moderate weather, when only a bit of heat is needed to "take the chill off."

•

Sanitation should be the principal feature to look for in the selection of your plumbing fixtures. All our specifications call for open plumbing. Do not build drawers or shelves or anything else under the sink. Put in an enameled sink; it will pay you to do so. A rubber mat placed on the drain-board will prevent dishes from breaking or chipping. The height at which the sink is placed should be regulated by the housewife who is to use it. A sink that is too high is awkward, and a sink that is too low causes a lot of unnecessary, back-breaking stooping. Nickeled

plumbing is no more expensive than plain brass and adds greatly to the neat appearance of a bathroom.

1

An economical way to wainscot a bathroom is to use a hard plaster, marking it off in blocks like tile, and then painting it with several coats of white enamel. A tile floor for the bathroom is not as expensive as you might expect it to be. In a bathroom 6 x 8 it will cost about \$25.00. There are several good, sanitary floorings on the market used as a substitute for tile. They are cheaper. Linoleum, laid before the fixtures are put in, makes a satisfactory floor covering. A medicine cabinet with a mirrored door is a great bathroom convenience. Practically all our plans have this feature.

1

The convenience of the cellar and laundry is greatly enhanced by an extra toilet in the cellar, a partition dividing the laundry from the rest of the basement, a closet in the laundry for ironing-boards, irons and brooms, an enclosed coal-bin and a fruit closet.

q

If the rear porch is well up from the ground, one of the lattices can be hinged and the space underneath the porch used for garden tools.

•

If there is any colored art glass used in your home, select it so that it will harmonize with the decorations and furnishings. A large expanse of leaded plate glass looks out of place in a small home. There is nothing prettier than plain beveled plate glass for the door with divided lights, or for French doors, whether connecting rooms or leading to the porch.

•

The simpler the mantel or fireplace the more attractive it is. A plain brick or unglazed tile fireplace about five feet high, with a plain shelf surmounting it and a space above it for your favorite picture, is more beautiful than any of the costly mirrored or marble mantels money will buy.

Built-in features add greatly to the attractiveness and convenience of a home. They add to the cost too, of course, but add no more than would the same articles of furniture bought separately.

The selection of the colors for the painting of your home will be left to you. Light colors, being composed largely of white lead, will wear best. If white is used, either for body or trim, an ivory white or cream white will be found more attractive than the glaring calcimine white. Any of the well-known national paint manufacturers will furnish you, upon request, with a booklet showing a number of attractive color combinations. Your contractor can have his painter stain samples of wood to get the color effect you desire for your interior wood finish, or, if you want the woodwork to match your furniture, he can stain it accordingly.

When the house is completed and you are in it, plant trees, shrubs, vines and flowers all over the place, in the rear yard as well as the front. Put your grounds in such shape that you will have something beautiful to look at from every window. It will take time, but it is worth it. It will require thought, labor and patience, but it is worth that, too, for you and your family will spend much of your time there. The humblest cottage in such a setting is beautiful. The trees, the flowers and the garden are a part of the home—so much so, that when James Whitcomb Rilev wanted to paint an alluring word-picture of home and happiness, he wrote:

"When we shall live together
In a cozy little cot,
Hid in a nest of roses
With a fairy garden spot,
Where the vines are ever fruited
And the weather ever fine,
And the birds are ever singing
For that old sweetheart of mine."

OUR PLANS AND SPECIFICATIONS

We are engaged in the architectural and building business in Cincinnati and vicinity, and during the past few years have built a great number of attractive and modern homes.

Olehan

Some of these houses were built for speculation, to be sold to persons wanting a completed home. Most of them, however, were built under contract for people who gave us an outline of their wants and needs and had us design and build them a home accordingly.

So that, with one or two exceptions, every plan illustrated in this book has been built and is known by us to be thoroughly practical. You will note in looking through the book that many of the illustrations were taken from actual photographs of the houses built. Wherever it was possible to get a clearer illustration from the architect's perspective drawing, or where a photograph could not conveniently be obtained, the perspective drawing was used.

We are prepared to furnish you any of the plans illustrated in this book at the following low prices:

For houses costing-

less t	han \$1,	50	0	٠					ï		\$	5
from	\$1,500	to	\$2,500		٠	٠		:			1	0
from	\$2,500	to	\$5,000			٠	۰			٠	1	5
from	\$5,000	up	ward		٠	۰			۰	6	2	0

Upon receipt of your order enclosing the proper amount, a full set of working plans, a full and complete set of specifications and a blank builder's contract will be promptly sent you.

The plans are regular working blue prints, drawn to scale, and include front, rear and two side elevations, cellar plan, first floor plan, second floor plan, attic plan (if there is an attic), and all necessary details. They are printed on an extra heavy grade of blue print paper and the several sheets are securely bound together. The printing is clear and distinct, so that every line and figure may be easily seen and read. Details of finish and built-in features, if any are called for, are shown also, drawn to a large scale.

The specifications are typewritten on an excellent grade of bond paper, and consist of from sixteen to twenty-four pages of closely typewritten matter, giving full instructions for every branch of work. All necessary directions are given, and everything is written in the clearest and most explicit manner, so that anyone can understand them. Technical language is avoided, and it is as easy for the owner to understand these specifications as it is for the experienced builder. An index page is provided, rendering access to any page or department convenient. The specifications are bound together in book form between durable covers.

Every item that enters into the construction of the home is provided for, so that when you have your contractor bid on a set of our plans and specifications there will be no "extras."

Nor is there any chance for misunderstanding on the part of either owner or contractor. The owner with these plans and specifications before him understands exactly what is figured on and what he is to expect in the finished home. The contractor knows what is expected of him, and with plans and specifications that tell him exactly what is to be done he has no excuse for not following them to the letter.

Our plans and specifications are so carefully drawn that they will pass any building inspector's office in the country, and a building permit can readily be obtained.

A liberal margin of safety is provided, and it would be a very easy matter to cheapen any of our plans several hundred dollars by using lighter material or cheaper grades of material than we specify.

The reason we are able to furnish such plans and specifications at the low prices given is because we distribute the cost of the plans among a great number of people. The same plans drawn especially for you would cost from five to ten times the price we ask for them.

REVERSING PLANS

It is a custom in the building trade to erect dwellings reversed from the drawings where the location of a lot makes this necessary. To see the house reversed, hold the plans to the light, looking at them through the reverse side. If you wish, we will have the plans printed reversed. State in your order if you desire this done.

Upon receipt of \$2.50 additional we will furnish you with an extra set of blue prints, and, if you wish, can furnish one printed reversed and one as it appears in the book.

CHANGES

Any plan illustrated in this book can be changed to suit individual needs, and we will cheerfully make any minor changes without extra charge. If the alterations desired are so extensive as to necessitate a practical re-drawing of the plan, a small additional charge will be made, sufficient only to cover the cost of the actual time taken by this work.

OUR GUARANTEE

We absolutely guarantee our plans and specifications to be full and complete and equal to any that you would have especially drawn for you, no matter what the cost.

EXCHANGING PLANS

If after you receive a set of our plans and specifications, you find that the cost of building the house selected runs higher than you expected, you may return them, if in good condition, and we will exchange them for any other design you select.

SPECIAL WORK

Upon receipt of \$5 and a rough outline of your ideas as to floor arrangement, we will draw a sketch for you, showing floor plans drawn to scale and front elevation. Then if this sketch meets with your approval, we will draw full and complete working plans and write specifications to accompany same, for a very reasonable price. You can readily understand that there is no profit in drawing a sketch for this figure; in fact, the work frequently costs much more than the price asked.

but our confidence in our ability to interpret your ideas satisfactorily leads us to make this offer.

When the plans are ordered the price of the sketch will be deducted, so that the sketch really costs you nothing.

HOW TO ORDER

State number of design you select, and write plainly name and address to which you wish the plans sent.

Enclose certified check, draft, express or post-office money order in payment.

Plans will be sent you by express or parcels post within two days after receipt of your order. We pay all carrying charges.

COST

It is a very difficult matter to estimate costs for a book of general circulation, for the cost of building is different in every community.

To illustrate this, three years ago our Design No. 420 was built in Cincinnati at a cost of \$2,980. During the same season this house was built in Hamilton, a small city about 20 miles north of Cincinnati, for \$2,250. It is likely that the same house could have been built again in a smaller town than Hamilton or in the country for several hundred dollars less than this figure.

In many plan-books a low figure is purposely given in order to induce prospective home builders to purchase the plans. Some of these figures represent one-half and some only one-third of the actual cost of building the house shown.

We believe that our method of estimating cost is a perfectly fair one, and will prove the most satisfactory to the prospective builder.

We have taken the cost of each house as built in several localities; in the city, where the cost of building is high; in the country, where it is low, and in the smaller towns, where it is medium, and struck an average. This average cost we have used for our estimates throughout the book. Heating is not included in any of our estimates. If you are going to use hot air heat, figure an additional cost of \$75 to \$100 for the designs costing \$2,500 and less, and \$100 to \$140 for designs costing over this amount. If hot water heat is to be used, figure \$250 to

\$300 for the small houses and \$300 to \$500 for the larger ones.

By comparing the following scale of prices with prices existent in your locality, you can figure what to add or deduct from our estimates in order to get an accurate estimate for your house:

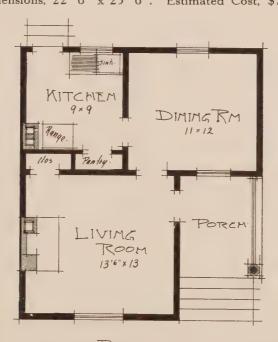
Excavating, per cubic yard	. \$ 0.27
Stone work, per perch, laid in wall	. 4.75
Concrete work, per cubic yard	. 4.60
Brick work, per 1,000	
Dimension lumber, per 1,000	. 15.00
Sheathing lumber, per 1,000	. 16.00
Flooring	
Carpenter, per day (8 hours)	
Plastering, per yard	24

In most localities we believe our estimates will be found high. It is only in the larger cities that they may be low. For Cincinnati they are 25% to 30% low.

In any case it must be remembered that an estimate can only give an approximate figure. The only way to get the exact cost is to get a plan of the design you like, have your contractor figure it and give you the price for which he will build it on your lot.



Design No. 717 Dimensions, 22' 6" x 25' 6". Estimated Cost, \$775



PLAM

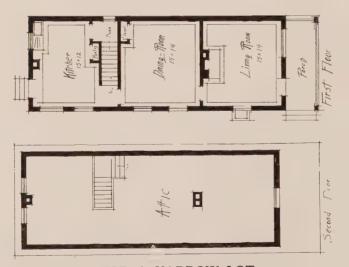
A PRETTY COTTAGE

It would be difficult indeed to design home. There is no waste space; the a more economical cottage than this; and yet it is a complete and comfortable little arranged.



Design No. 407

Outside Dimensions, 16' x 45'. Estimated Cost, \$1,250



FOR A NARROW LOT

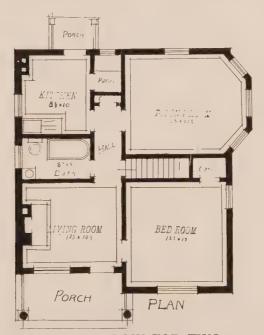
There are few cottages that can be built on a 25-foot lot, with any room to spare. This one can. The rooms are large, light and well ventilated.

The attic is 4' 8" high at the outside, so that if more room should be needed

at any time, several rooms could be had on the second floor. This was done with the house pictured above, which was originally built as per floor plans illustrated here. Later two rooms and a bath were added, making it quite a roomy little home.



Design No. 498 Outside Dimensions, 26' 6" x 30'. Estimated Cost, \$1,650



A BUNGALOW FOR TWO

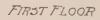
The rooms are of good size, and the ar-

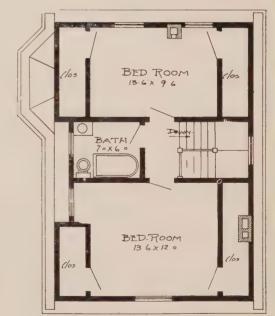
This attractive little bungalow was de- rangement is very convenient. It is signed and built for a family of two, and attractive in appearance, and will look for any small family makes an ideal home. well among homes costing a great deal more money.



Design No. 427 Outside Dimensions, 21' 6" x 29' 6". Estimated Cost, \$1,750







SECOND FLOOR

AN ATTRACTIVE QUEEN ANNE

The Queen Anne type of cottage is features to commend it, among them much favored by home builders because being the large hall on the first floor and of its moderate cost and the unusual the unusual number of roomy closets on amount of room afforded on the second the second floor. All the rooms have floor. This particular plan has manyceilings of full height.



Design No. 723

Outside Dimensions, 30' x 21'. Estimated Cost, \$1,800



AN ATTRACTIVE SEMI-BUNGALOW

This little semi-bungalow is one of those houses that makes a more impressive appearance than its size and cost would indicate.

This is partly due to the fact that the broad side of the house is turned toward the front.

The first-floor rooms are of good size, and the arrangement is excellent. The stairway ascending from the living-room is an attractive feature. The bedrooms are large, and each has a good big closet.



Design No. 475
Outside Dimensions, 21' x 30'. Estimated Cost, \$1,800



A ROOMY QUEEN ANNE

EN ANNE

SECOND FLOOR

are fine, light rooms, and each has a big,
deep closet.

The arrangement of the kitchen is ex-

BED TROOM

BED TROOM

well provided with furniture space.

This pretty little cottage does not require a very wide lot.

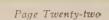
cellent, and every room in the house is

people are surprised at the large amount of room it contains.

This is especially true of the little home

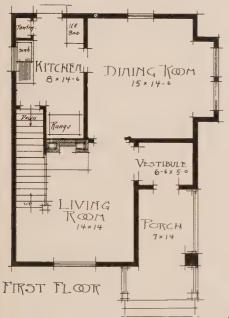
Upon entering almost any cottage, most

This is especially true of the little home pictured here. The bedrooms, one of which is $13 \times 13 \frac{1}{2}$, the other $13 \times 12 \frac{1}{2}$,



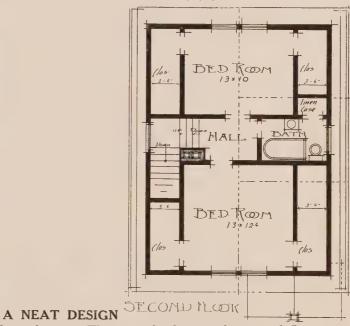


Design No. 647
Outside Dimensions, 22' x 30'. Estimated Cost, \$1,800



The arrangement of this semi-bungalow is excellent. The vestibule, entered from the porch, opens through a plastered arch into the living-room, which is connected with the dining-room by a cased opening.

A single chimney provides the fireplace for the living-room, the furnace flue and a flue for the kitchen range.

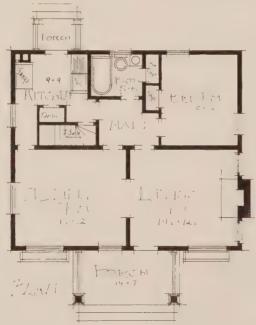


The stairs leading to the second floor ascend from the living-room and land in a hall from which all the second-floor rooms can be reached.

Each bedroom contains two unusually large, deep closets, and there is a linen closet in the bathroom.



Design No. 684
Outside Dimensions, 30' x 26'. Estimated Cost, \$1,850



BRIDE'S NEST

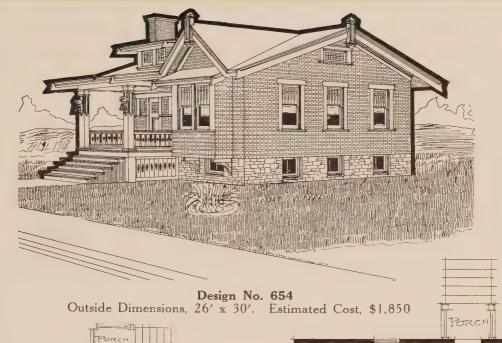
The picture of this little bungalow suggests coziness and comfort. The floor plan is simple as it can be, yet leaves nothing to be desired by people wanting a real home.

The living-room and dining-room are connected by a cased opening that lends

spaciousness to both rooms.

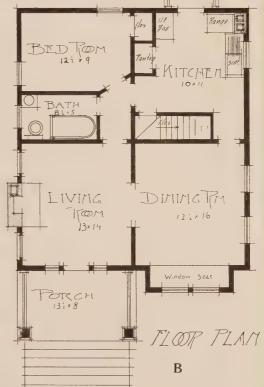
All the rooms can be conveniently reached from the little hall, and the bathroom is conveniently located.

This bungalow is designed to be covered with wide, rough-sawed siding, stained.





This is an excellent example of the more conservative style of California bungalow. Either of these floor plans may be used with the same exterior. Both arrangements are good, and in several respects are similar.

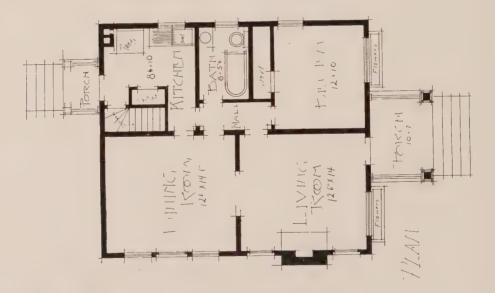


This design has been a favorite with our clients, and when built is a little home that always evokes admiration. HITMES



Design No. 683

Outside Dimensions, 26' x 30'. Estimated Cost, \$1,850



A REAL BUNGALOW

The long, low, sloping roof, heavy brackets, wide siding, flower-boxes and outside chimney give this attractive little home the real bungalow effect.

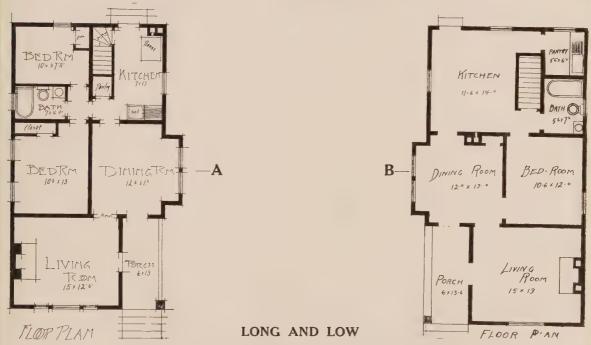
The interior is compact and well arranged. From the hall any room is easily

accessible. The dining-room and living-room are large rooms, and are connected by French doors. Two of the living-room windows are high, and leave an excellent place below them for book-cases or other furniture.



Design No. 522

Outside Dimensions, 22' x 40' 6". Estimated Cost, \$1,900



This is one of the few bungalows that can be built on a narrow lot. Either floor plan shown above may be used with the same exterior. Plan A has five rooms, and although one bedroom is rather small, it is large enough for a child's room

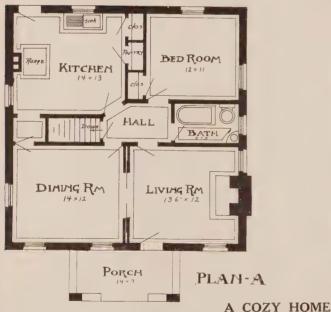
and has good furniture space.

To the housewife who wants a large kitchen, Plan B will appeal more strongly. The pantry in this plan is unusually large, too, and if desired the sink may be built in the pantry.



Design No. 713

Outside Dimensions, 30' x 30'. Estimated Cost, \$1,900



This bungalow is unusually roomy. Either plan has rooms of good size and plenty of cupboards. Plan A has a very large kitchen, and the arrangement in general is good.

An excellent feature in Plan B is the large kitchen closet and the pass-pantry with built-in table and china closet.



There is also a coat-closet in the livingroom, a linen closet in the hall, and a big, deep closet in the bedroom.

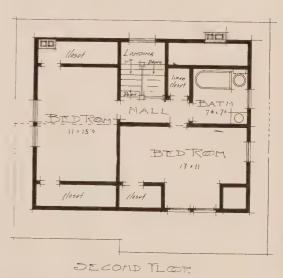
The exterior, with weatherboarded sides and shingled gables and porch, makes a very neat appearance.



Design No. 623

Outside Dimensions, 30' x 24'. Estimated Cost, \$1,950





AN ATTRACTIVE SEMI-BUNGALOW

There are a number of features in this pretty little semi-bungalow that remove it from the commonplace and make it a distinctive little home.

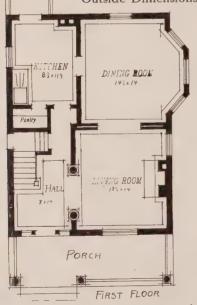
The large living-room, with its cozy inglenook, French doors connecting living-room and dining-room, and the open

stairway ascending from the living-room, are some of them.

The bedrooms are quite large, and provide plenty of furniture space, and the closets are large enough to accommodate trunks.



Design No. 482
Outside Dimensions, 22' x 30'. Estimated Cost, \$1,950





SECOND FLOOR

A COZY COTTAGE

This Queen Anne Cottage is somewhat similar to our Design No. 475, but is a bit wider. The hall and living-room are connected by an attractive colonnade. The kitchen is of fair size, and contains a large pantry.

Each bedroom has two very large closets, and there is a linen closet in the hall.

The house pictured above is painted a very light gray, with darker gray trim and has a slate roof.



Design No. 509

Outside Dimensions, 16' x 45'. Estimated Cost, \$1,950



A GOOD CITY PLAN

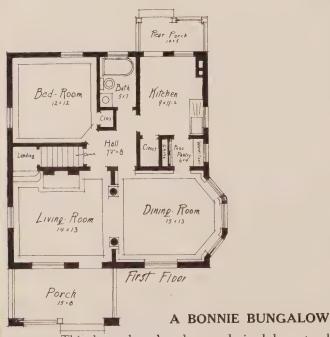
In certain suburbs of Cincinnati, where ground is valuable and lots are narrow, 25 feet being considered a lot, this plan has proven a great favorite.

It contains very large rooms, and from every standpoint makes an excellent home. Frequently the second floor is rented as a flat, the rear room being equipped with a sink and used as a kitchen.

The rent derived from this source materially assists the owner in paying for his home, and if at any time he requires more room, he takes over the second floor.

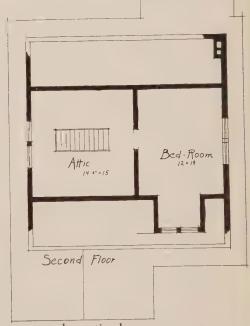


Design No. 484
Outside Dimensions, 28' x 30'. Estimated Cost, \$2,000



This bungalow has been admired by everyone who has seen it. It is weather-boarded up to the window-sills and shingled from this point up. The weather-boarding is painted a cream color, the shingles are stained brown, and the trim is white.

The living-room and dining-room ex-

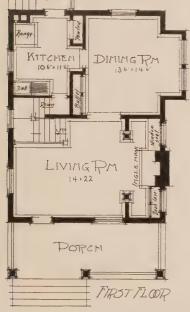


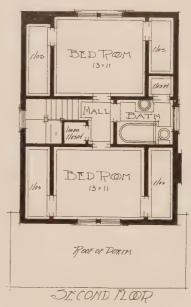
tending across the entire house are separated by two large columns. The passpantry has a built-in china case on one side and a work-table on the other.

The door leading to the hall, the mantel and the stair-landing form an attractive background to the living-room.



Design No. 730
Outside Dimensions, 23' x 30'. Estimated Cost, \$1,950





A PERFECT COTTAGE

We believe that this little cottage or semi-bungalow, is just about perfect, and if it is a five-room home that is wanted, this plan should answer every requirement.

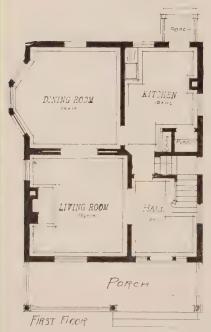
The large living-room, with its inglenook, fireplace, built-in book-case and seat, is a cozy and attractive room. The dining-room has a bright, cheerful bay window and a massive built-in buffet. The bedrooms are of good size, have plenty of closet and storage room, and there are two linen closets also, one in the hall and one in the bathroom.

Blo-



Design No. 403

Outside Dimensions, 24' x 30'. Estimated Cost, \$2,000.



Closes

SAT-1

IALL

BED ROUM

Queen

SECOND FLOOR

A GREAT FAVORITE

This neat cottage is a great favorite with our clients. Though extremely simple in arrangement and construction, it offers every advantage (except size) that a large and costly home could give.

The rooms are of good size, and are

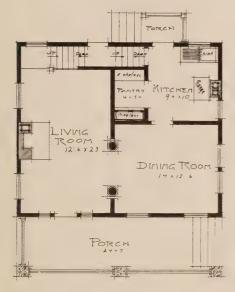
well planned with regard to furniture space and general convenience.

The rooms on the second floor are of full ceiling height, and the closets are high enough to walk through and are five feet deep.

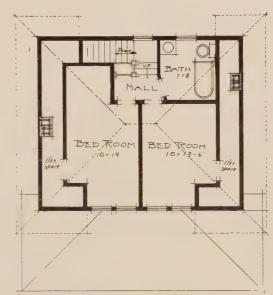


Design No. 724

Outside Dimensions, 28' x 24'. Estimated Cost, \$2,000.



TIRST FLOOR



SECOND FLOOR

A POPULAR DESIGN

On account of its distinctive appearance, excellent arrangement and comparatively low cost, this is one of the most popular designs we have.

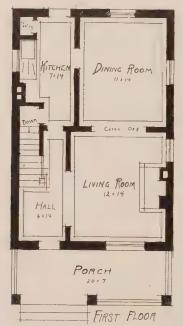
The living-room is very large, extending the full depth of the building. A colonnade opening connects it with the

dining-room. The kitchen contains a large, deep pantry, with a built-in chinacase.

The bathroom is quite large, and there is ample closet and storage space. On the exterior, field-stone, shingles and stucco are attractively combined.



Design No. 523
Outside Dimensions, 20' x 30'. Estimated Cost, \$2,000.



Dien



SECOND FLOOR

FOR A NARROW LOT

There are very few "square houses" that can be built on a 25-foot lot. Here is a complete little brick house, five rooms and reception hall, that answers this requirement. The rooms are of good size, and the cased openings between hall,

living-room and dining-room make them appear larger than they really are.

The bedrooms are large and well arranged, and the closets are very roomy. The kitchen, though narrow, is of good length and provides room for everything needed.



Design No. 502 Outside Dimensions, 22' x 26'. Estimated Cost, \$2,000.



We believe that this design is pretty nearly perfect. The large living-room, with its open stairway and centrally located fireplace, is a very attractive room.

The dining-room is connected with the living-room by French doors and with the kitchen through a pass-pantry.

The sleeping-porch is a very good fea-

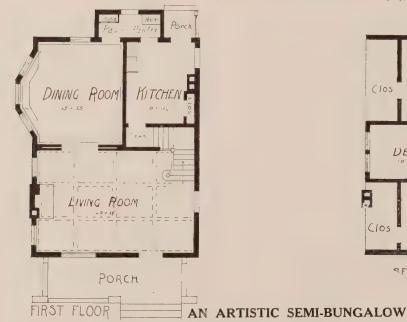
ture, and one that is found in very few homes of such moderate cost.

The bedrooms are quite large, and each contains a big, roomy closet, besides a closet in the bathroom and one in the hall.

Here we have real economy at no sacrifice of appearance or arrangement.



Design No. 413
Outside Dimensions, 24' x 32'. Estimated Cost, \$2,050.





SECOND FLOOR

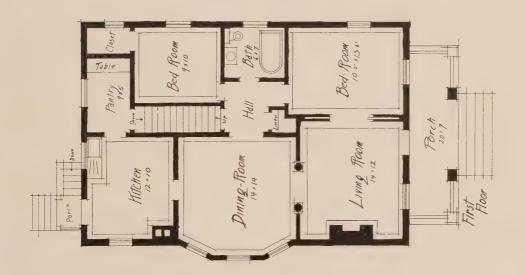
This is an unusually attractive little home, and is compactly and conveniently arranged.

The beamed ceiling and brick fireplace in the living-room and the built-in seat in the dining-room bay are features that add greatly to the attractiveness of the interior. The projecting chimney, the heavy battened porch columns and the distinctive lines of this pretty home make the exterior one that compels attention.

The house shown above was shingled, and the shingles were stained a moss green. The trim was pure white.



Design No. 439
Outside Dimensions, 26' x 38'. Estimated Cost, \$2,050.



ALL ON ONE FLOOR

This is a real bungalow—all on one floor. There is an attic, but it is not finished. It is a very large attic, however, and if at any time more room were required it would be possible to add two or three rooms by dividing off and finishing this attic space.

A feature of this bungalow is the large pantry connected with the kitchen. In one case we know of, where so much pantry room was not required, the pantry was fitted up to be used as a breakfast room.



Design No. 725
Outside Dimensions, 24' x 30'. Estimated Cost, \$2,100.





SECOND FLOOR

IN THE MISSION STYLE

The simplicity of this design suggests the Mission. The living-room extends the full width of the house and the fire-place is nicely located. An open stairway leads to the second floor.

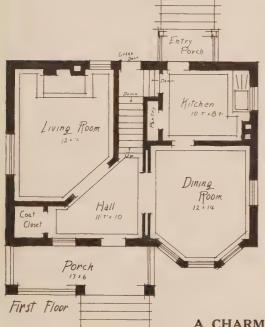
Two kitchen arrangements are shown,

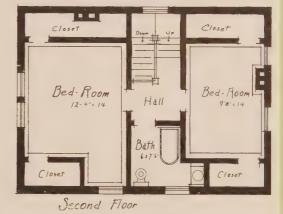
one of which has a combination stairway, so that the second floor may be reached either from kitchen or living-room.

The exterior is covered with stained shingles. The porch extends almost the full width of the house, and is 8 feet in depth.



Design No. 459
Outside Dimensions, 30' x 22'. Estimated Cost, \$2,100.





A CHARMING QUEEN ANNE

This pretty little Queen Anne cottage has a very unusual as well as excellent floor plan. The reception hall is a center hall, with living-room on one side and dining-room on the other. The dining-room bay is to the front, and commands

a view of the street. As in most houses of the Queen Anne type, this little cottage contains plenty of closets.

This is an excellent design for a shallow or hillside lot, being only 22 feet deep.



Design No. 501

Outside Dimensions, 16' x 46' 6". Estimated Cost, \$2,150.



A SMALL ST. LOUIS FLAT

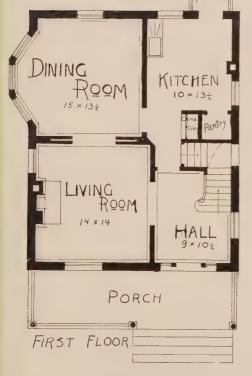
This is the most economical complete St. Louis flat we have. The two flats are entirely separate, and each flat is complete in every way. The entrance to the second floor flat is on the side. The rooms are all large and light, and there is ample cupboard room.

The second floor flat has a very large pantry and bedroom closet. The attic extends over the entire house. This design can be built on a 25-foot lot, and in any locality where three-room flats are in demand is an excellent investment.



Design No. 406

Outside Dimensions, 24' 4" x 30' 4". Estimated Cost, \$2,200.



A ROOMY BRICK COTTAGE

The compact arrangement of this little house will commend this plan to the



SECOND FLOOR

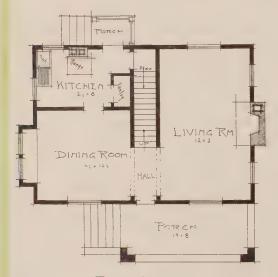
housewife who believes in saving herself work.

The living-room and dining-room are separated by sliding doors. The rear bedrooms have a slight slope to the ceiling on the outside wall. If less room is needed, a single bedroom with two large closets and full ceilings could be arranged to replace the two smaller rooms in the rear.

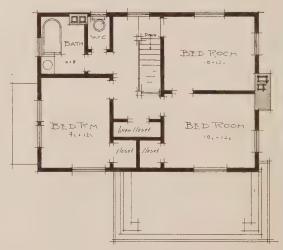


Design No. 727

Outside Dimensions, 30' x 32'. Estimated Cost, \$2,200.



TIRST FLOOR.



SECOND FLOOR

A CRAFTSMAN DESIGN

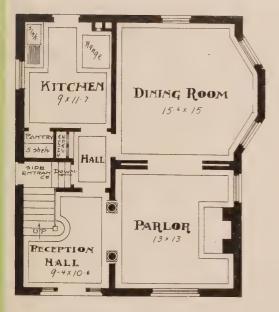
Stained weather-boarding and stucco are attractively combined in this attractive dwelling.

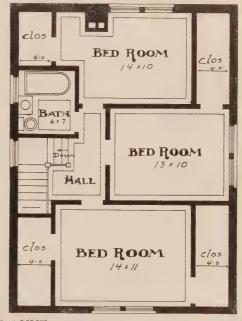
The interior impresses one on entering it as being unusually spacious. This is due to the fact that the living-room, hall and dining-room are divided only by pilasters supporting beams overhead.

The second floor arrangement is exceptionally good. The bath and toilet are separate, the bedrooms are of good size and well arranged, and the closets are quite roomy. The windows in this house are all of the casement type, so that the whole window can be opened.



Design No. 420 Outside Dimensions, 24' x 30'. Estimated Cost, \$2,200.





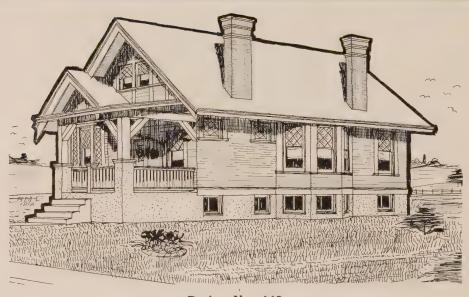
FIRST FLOOR

A VERY POPULAR QUEEN ANNE SECOND FLOOR

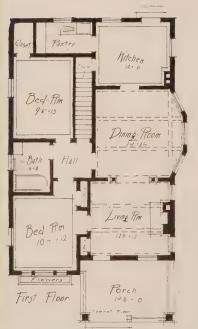
Probably no Queen Anne cottage we show in these pages has been built so frequently as this one. The arrangement of this house from every standpoint is good. It contains just about the right

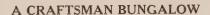
amount of room for the family of average size. Each bedroom has a closet of generous size, and the front bedroom has two.

We can furnish this plan either for brick or frame.



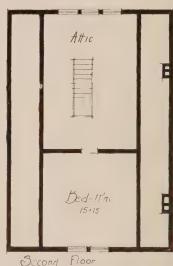
Design No. 449
Outside Dimensions, 26' x 40' 6". Estimated Cost, \$2,300.





This design is somewhat similar to our No. 439 as to interior arrangement, but is quite different as to the exterior, which is Craftsman in type.

The living-room and dining-room have beamed ceilings and are divided by an attractive colonnade. The coat closet in the living-room is a convenient feature. The kitchen is of good size, and has a

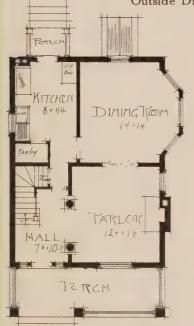


large pantry. A roomy attic and a nice large bedroom take up the second floor.

The porch, although not wide, is 10 feet deep, and a porch of this size can often be used to better advantage than a wide, shallow one.



Design No. 471
Outside Dimensions, 22' x 30'. Estimated Cost, \$2,300.



FIRST FLOOR A CLEVER BRICK COTTAGE

BED TOM (les 214

MALL MALL 85°

BTD ROM
13×14

(50)

SECOND FLOOR

This is another excellent example of the popular Queen Anne type of fiveroom cottage.

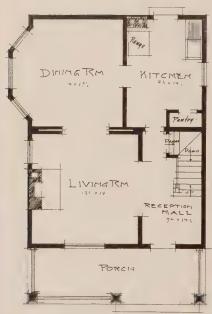
The large columns dividing reception hall and living-room, the French doors opening into the dining-room, the excellent arrangement of the kitchen, the linen

closet in the second floor hall, the large bedrooms, commodious closets and storage spaces, are features of the interior that merit attention.

The combination of buff brick, brown shingles and white trim which were used in the house pictured above make the exterior very attractive.

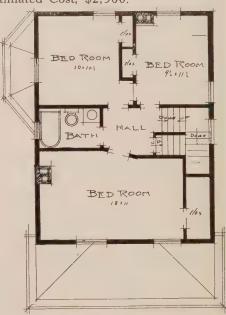


Design No. 487 Outside Dimensions, 22' 6" x 29' 6". Estimated Cost, \$2,300.



FIRST FLOOR +

A POPULAR SIX-ROOM HOUSE



SECOND FLOOR

Probably no one type of home has been built so frequently during the last ten or fifteen years as the "square house" with reception hall, six rooms and attic.

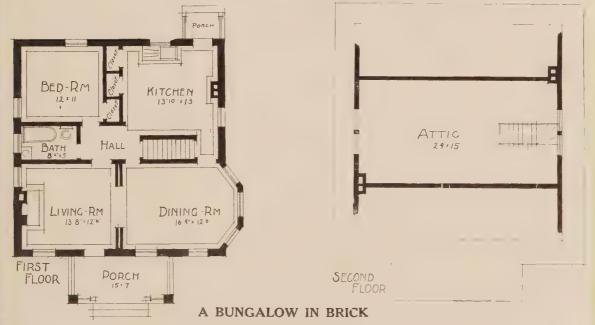
Of this type we believe the above design to be one of the most economical it is possible to get. The reception hall, which measures, 7' 6" x 14' 6", is separated from the living-room, which is

13' 6" x 14' in size, by a cased opening. Sliding doors connect living-room and dining-room. The size of the diningroom is 14' x 13' 6", and of the kitchen 9' 6" x 13' 6".

The attic is finished, and if desired can be divided so as to provide two thirdfloor rooms.



Design No. 451
Outside Dimensions, 30' x 31'. Estimated Cost, \$2,300.



Large rooms and an unusually large kitchen are features of this inviting little bungalow.

The living-room and dining-room, connected by sliding doors, extend entirely across the front of the house. From the little hall access may be had to the stairs leading to the second floor and also to

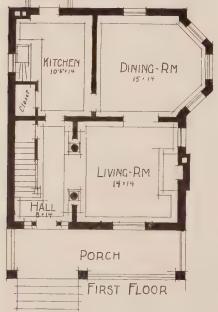
every room in the house. An excellent feature in the kitchen is the two closets—one for pantry purposes, the other for pots, pans and kettles.

If additional room were needed, a large room could be made by the construction of one partition on the second floor.

PORCH



Design No. 514
Outside Dimensions, 24' x 30'. Estimated Cost, \$2,350.





SECOND FLOOR

A COZY BRICK COTTAGE

Generous proportions throughout are a feature of this attractive brick semi-bungalow.

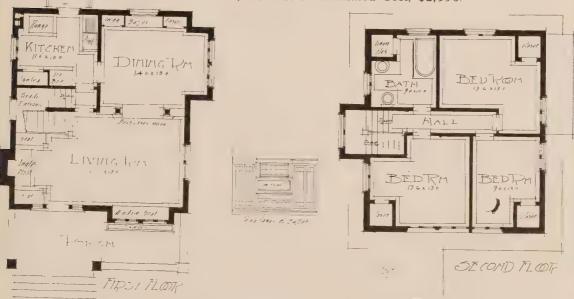
The rooms are all quite large, and the four closets on the second floor are immense in size, having ceilings high enough to permit one to walk through them.

A handsome pair of Colonial columns separate living-room and hall. The porch floor and steps are of cement and the piers and railing of brick.

A buff brick was used for this house, with brown shingles above and white trim. The roof is of slate.



Design No. 731
Outside Dimensions, 24' x 27'. Estimated Cost, \$2,350



MANY BUILT-IN FEATURES

Little furniture would be needed in this unique cottage, because there are so many articles built in.

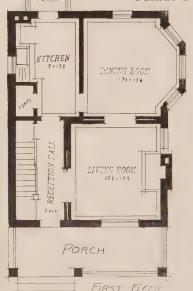
The plan is excellent and the interior as well as the exterior is one of the most attractive we have. The inglenook, with its built-in seats and generous fireplace, is cozy and inviting. The attractiveness of the dining-room is enhanced by the

built-in china cases and massive buffet, which together take up one entire side of the dining-room.

On the second floor are two large and one small bedroom and a very large bathroom. Each of these rooms, including the bathroom, has a closet of generous proportions.



Design No. 517
Outside Dimensions, 22' x 30'. Estimated Cost, \$2,400.



BED ROOM

BED ROOM

133.710

Co.

BED ROOM

133.710

Co.

SELOND FLOOR

NO WASTE SPACE

We take considerable pride in the compact arrangement of our houses. It is this feature which makes a home economical, yet detracts nothing from its quality.

No plan we have is more compact, however, than that of the pretty little semi-bungalow pictured above. The ar-

rangement is similar to Design No. 420, but the exterior is so different that any similarity would never be suspected.

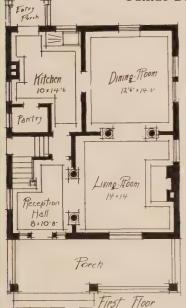
The house shown above was built of dark-brown rough brick, brown shingles and the trim was painted white.

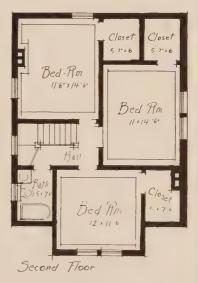
We can furnish this plan for either brick or frame construction.



Design No. 470

Outside Dimensions, 24' x 30'. Estimated Cost, \$2,400.





BIG, ROOMY CLOSETS

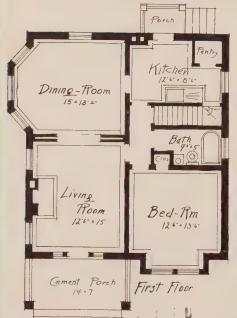
"The fault I find with most of my friends' homes," a woman once told us, "is that they lack closet and storage space."

We'll warrant she could not say that about this bungalow. The closets are almost as large as rooms, and two of

them have ceilings 8' 6" high. There are many other pleasing features in this pretty home. A well-arranged kitchen with a large pantry, a big, light dining-room, colonnade openings, and very large, nicely arranged bedrooms are some of them.



Design No. 519 Outside Dimensions, 27' x 30' 6". Estimated Cost, \$2,400.

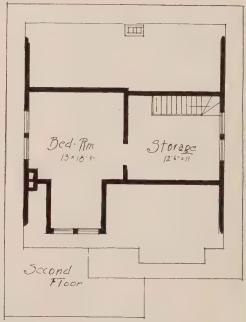


Good lines make this simple little bungalow very pleasing to the eye.

Its interior arrangement is quite good, and it is an ideal home for a small family. The living-room and dining-room are nicely located and are rooms of excellent size. The bay window in the first floor bedroom is a pleasant feature. The

GOOD LINES second floor bedroom, with its pretty dormer window, is a very nice room, and the windows are so arranged as to give it good circulation.

On the house shown above, very dark brick, dark brown shingles, white trim and a red roof were used with very good effect.





Design No. 672 Outside Dimensions, 24' x 30'. Estimated Cost, \$2,450.



FRESH AIR AND SUNSHINE

DEDROM
FIALL BATH

ONNERS ROM
19x12

SECOND FLOR

room. On the second floor the owner's room deserves mention. It is a beautiful room, 19 x 12, with an attractive group of windows and a pleasant alcove with

built-in seats.

The fireplace in the living-room is so situated that it is the first thing you see as you enter the house.

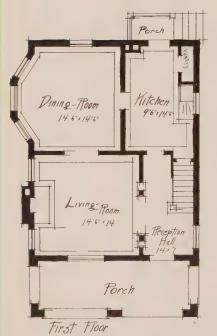
For the good people who like fresh air and sunshine (and their name is legion) this is an ideal home. There are many windows, and all are the casement style and may be opened to their full width and depth.

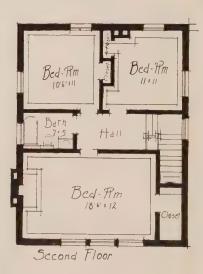
French doors, glazed with opalescent glass, connect living-room and dining-



Design No. 528

Outside Dimensions, 23' x 30'. Estimated Cost, \$2,450.





"BUNGALOWY"

Although this is a full two-story house, its widespread, sheltering eaves, heavy battened columns and unique treatment suggest the bungalow.

The rooms are of good size and are excellently arranged. All the interior trim is of the Craftsman type. Massive

columns divide living-room and hall. One of the prettiest rooms in the house is the front bedroom on the second floor. Its unusual size, excellent furniture space, many windows and attractive fireplace give it a distinction that few bedrooms possess.



Outside Dimensions, 24' x 28'.
Estimated Cost, \$2,500.

DED ROOM

DEDROOM

DEDROOM

DEDROOM

ROOF

-DIMMG-ROOMIDION 18-5

-DARLORIM-ONIZ 9

-PORCH
FIRST-FLOR-PLAN-

A COMFORTABLE HOME

·SECOND-FLOOR ·

For convenience of arrangement, compactness, economy and all-round desirability we do not believe this plan could be improved upon.

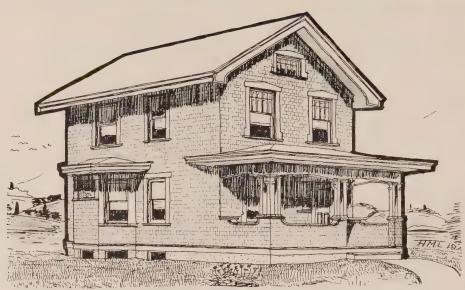
Porch

The hall is of good size, and is separated from the living-room by two heavy columns. The dining-room has an attractive bay and plenty of windows. The kitchen is very nicely arranged, and has a built-in china closet in addition to the

large pantry. The bath and toilet are separate, a convenient feature. The bedrooms are rooms of good size, and one of them has a bay window that adds to its size and attractiveness.

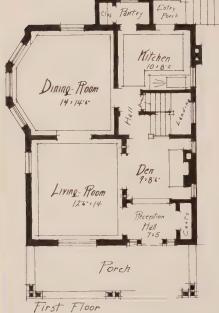
On the third floor there is a hall and two more rooms, each with a good closet.

We can furnish this plan for either frame or brick construction.



Design No. 530

Outside Dimensions, 23' x 30'. Estimated Cost, \$2,500.





Second Floor

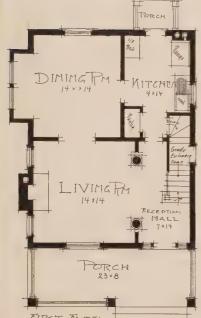
A CRAFTSMAN DESIGN

This house, in spite of its plain, simple lines, is anything but "ordinary" in appearance. The interior, too, is quite out of the ordinary. The reception hall is small and contains a coat closet. A plastered partition five feet in height, surmounted by a shelf and open above, separates the hall and den. The livingroom is separated from the den by a pair of massive columns. The fireplace, with a built-in book-case on either side, takes up the entire outside wall of the den.

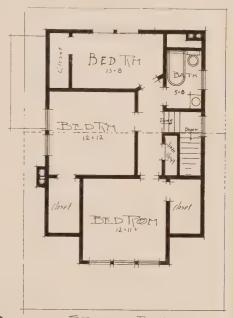
The bedrooms are of good size, and are excellently arranged. Each has a roomy closet, besides a linen closet in the hall and another in the bath-room.



Design No. 665
Outside Dimensions, 23' x 30'. Estimated Cost, \$2,500.



ROUGH CAST STUCCO



SECOND FLOR

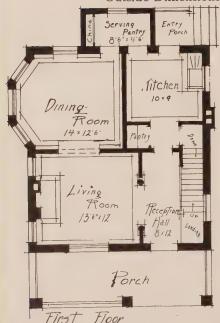
This charming bungalow will attract favorable attention anywhere, and will look well among houses costing twice as much to build.

It is covered with rough-cast stucco, a form of construction that is artistic, permanent and fireproof. The heavy overhang of the roof, the exposed rafter ends, the battened chimney, built-in flower box, heavy porch columns and attractive paneling are features of the exterior that deserve mention.

The interior arrangement, though conventional, has been carefully worked out, and is the acme of convenience and compactness.



Design No. 526
Outside Dimensions, 23' 6" x 26' 6". Estimated Cost, \$2,500.





APPROACHING PERFECTION

For any family whose requirements call for no more room than this lovely little semi-bungalow affords, we believe it will prove a perfect home.

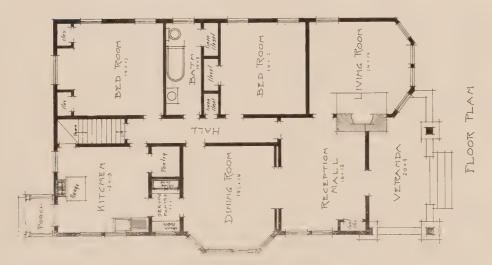
The porch extends the width of the house, and the sweep of the roof covers it. There are no columns to interfere with the view from the living-room. An attractive colonnade separates hall and

living-room, French doors connect living-room and dining-room. The kitchen and serving-pantry will appeal to the orderly housewife. On the second floor are two large bedrooms, plenty of closets and a dandy sleeping-porch, which may be screened in summer and glazed in in winter and used as a sun-porch.



Design No. 728

Outside Dimensions, 31' 6" x 51'. Estimated Cost, \$2,600.



A RUSTIC BUNGALOW

The secret of building an artistic home is all in blending the different materials into a harmonious whole and securing the right proportions.

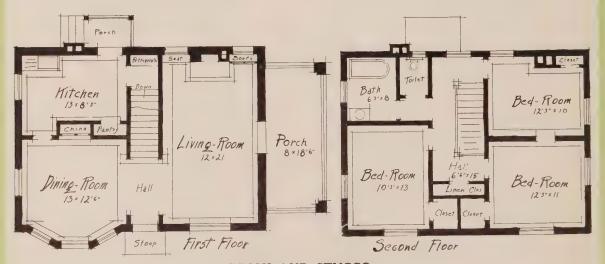
In this bungalow wide, rough-sawed siding, field-stone and stucco are attractively combined. The floor plan is very

good and would be difficult indeed to improve upon. A hall running clear through the house connects the various rooms. The rooms are unusually large and closets are numerous. On the second floor a maid's room and a billiard room could be had, if desired.



Design No. 525

Outside Dimensions, 31' x 22' 6". Estimated Cost, \$2,700.



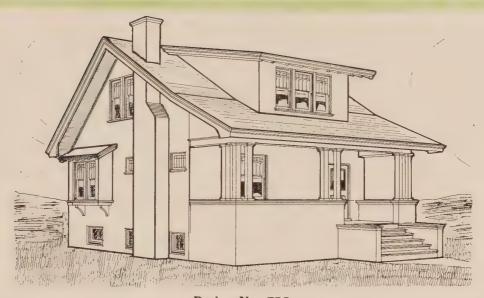
BRICK AND STUCCO

Simplicity is the keynote of this charming little home. There is no division between living-room, hall and dining-room. This treatment makes the rooms appear larger than they really are. The living-room extends the full depth of the house, and the rear of the room is taken up by an attractive brick fireplace, with a built-in seat on one side and a book-case on

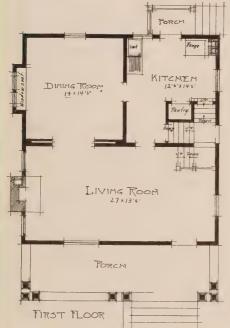
the other. French doors lead to the porch.

The second floor arrangement is excellent. The bath-room and toilet are separate, the bed-rooms are all about the same size, and there is no lack of roomy closets.

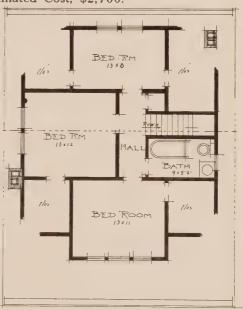
This house should be built on a wide lot, as it measures, including porch and cornice extensions, 43 feet.



Design No. 726
Outside Dimensions, 28' x 30'. Estimated Cost, \$2,700.



A HOME IN STUCCO



SECOND FLOOR

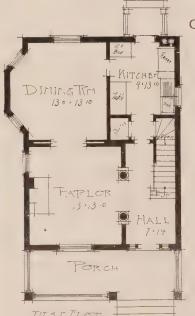
The rooms in this inviting semi-bungalow are unusually large. The living-room extends entirely across the front of the house, and, with its numerous windows, generous fireplace and attractive stairway is a room to take pride in. The diningroom is quite large, and has a seat built in a cheerful bay window. The stairway is of the combination type, having a land-

ing that can be reached from either the living-room or kitchen.

The second floor rooms are of good size, are excellently arranged, and have immense closets.

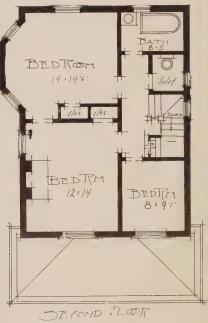
In cream-colored stucco, with brown roof and trim, a prettier home would be hard to find.





Design No. 503

Outside Dimensions, 22' x 30'.
Estimated Cost, \$2,750.



FOR CITY OR SUBURB

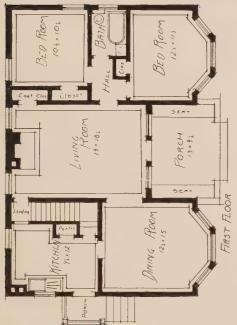
This substantial and comfortable home can be built on any lot not less than 30 feet in width. Though not a large house, its compact arrangement affords plenty of room. Heavy columns separate the hall from the living-room. The bay window is two stories in height and adds size

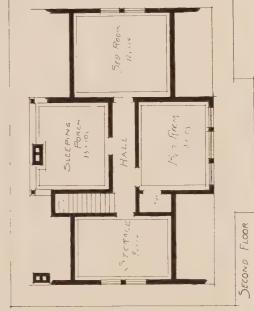
and attractiveness to the dining-room and rear bedroom.

In addition to the six rooms, hall and bathroom shown here, there are two excellent rooms on the third floor, one of them 13' 6'' x 14' 5'', the other 13' 6'' x 10' 7''.



Design No. 508
Outside Dimension, 40' x 26'. Estimated Cost, \$2,800.





DEL BONITA

"Del Bonita" means "The Little Dear," and many of our clients have applied this kindly epithet to the pretty bungalow pictured above.

The inset porch with built-in seats, the long living-room with a generous fireplace in the rear, the coat closet, the French doors leading to the dining-room, the landing that makes the stairs accessible from either living-room or kitchen, the compact arrangement—all these are features of the first floor that deserve mention.

On the second floor are two bedrooms, a storage room and an immense sleeping porch, which makes an ideal out-of-door living-room in the day-time.



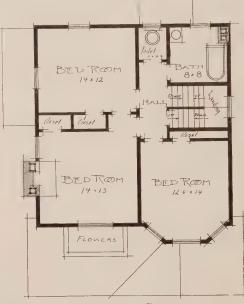
Design No. 480
Outside Dimensions, 28' x 29'. Estimated Cost, \$2,850.



A ROOMY HOME

Although this is designed along the lines of the square house and is an economical home to build, the exterior makes it anything but commonplace.

The rooms throughout the entire house are unusually large and light. The living-room, 27 feet in length, with a



SECOND FLOOR

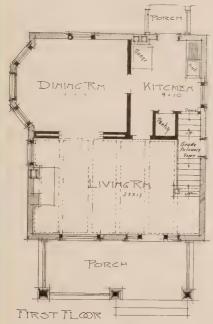
generous fireplace at the end, impresses the visitor favorably as he enters the house.

Each bedroom has a roomy closet. The bathroom is equipped with a shower and the toilet is separate.

The third floor is finished, and contains a maid's and a billiard room.



Design No. 729
Outside Dimensions, 24' 6" x 28' 6". Estimated cost, \$2,850.



BED ROOM
12.11

MALLET DAWN

Than
12.13

BED RM
10; x10,

SECOND TLOOR

AN ARTISTIC HOME

This is a plain and simple dwelling, but it could never be dubbed "ordinary." The little touches that suggest a Swiss treatment, such as the scrolled cornice, extended eaves, heavy brackets and unique porch balusters, are very effective.

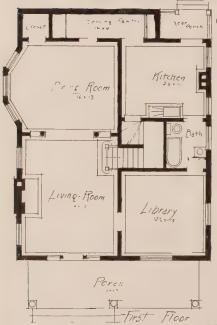
The interior is similar to Design No.

480, and although a bit smaller, is equally well arranged.

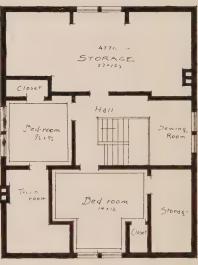
The large living-room has a raftered ceiling, a large fireplace and an unusually attractive stairway.

Buff brick, ivory-tinted stucco and brown trim make a good color combination for this house.





Design No. 415. Outside Dimensions, 28' x 36' 4". Estimated Cost, \$2,850.



Second Floor

A CONSERVATIVE BUNGALOW

There are many home-builders who like the bungalow for its coziness and attractiveness, but do not favor the extreme and radical ideas that are frequently used in connection with bungalows.

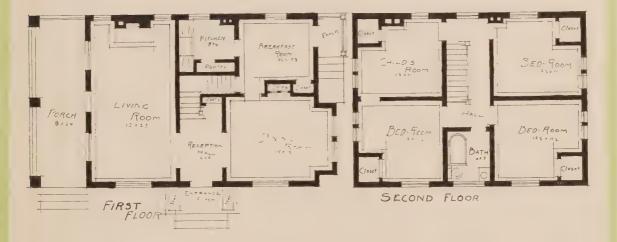
To these persons this little bungalow should make a strong appeal. It is a sensible, practical plan, inside and out.

The interior gives one an impression of cheer and hospitality. Living-room and dining-room are separated by a colonnade opening. A serving-pantry of generous size connects dining-room and kitchen. The little nook on the second floor is admirably adapted for a sewingroom, and was so used in the house pictured here.



Design No. 516

Outside Dimensions, 32' 6" x 24'. Estimated Cost, \$2,850.



A DISTINCTIVE DWELLING

At the time this photograph was taken the house had not quite been completed.

We believe this to be one of the most attractive homes we have ever built, and the picture fails to do it justice. The arrangement is excellent from every standpoint. From the center hall one enters the living-room and dining-room. A door from the living-room leads to a

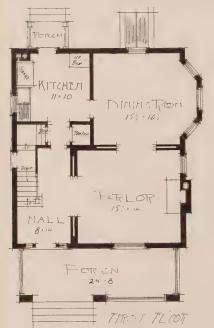
porch of generous size, which is on the side. There is a growing tendency to build the main porch to the side, providing a simple entrance porch to the front, and there is much to be said in favor of this arrangement.

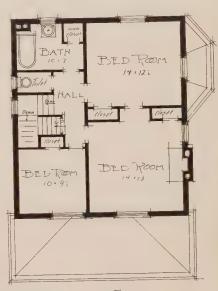
The shingles on this pretty home were stained silver gray, the trim was white and the roof green.



Design No. 469

Outside Dimensions, 26' x 30'. Estimated Cost, \$2,900.





A COMFORTABLE HOME

Rich man, poor man (we'll skip the next two), doctor, lawyer, merchant, chief—any one of the lot could be comfortably housed in this attractive and substantial-looking brick house.

It's a well-planned, carefully thoughtout plan, and has been built oftener than any other plan we illustrate. In addition to the six rooms, hall, bath and toilet shown here, there are two large rooms on the third floor, each of which contains a roomy closet.

We can furnish this plan for a frame house, if desired.



Design No. 412
Outside Dimensions, 24' x 41' 6". Estimated Cost, \$3,000.





SECOND FLOOR

FOR A CORNER LOT

This design can be built on any lot, but is especially suitable for a corner lot. It has 40 feet of veranda, a feature that will appeal to folks who spend much time out of doors.

The living-room is 23 feet in length, and with its beamed ceiling, brick fire-place and built-in seat in the bay window,

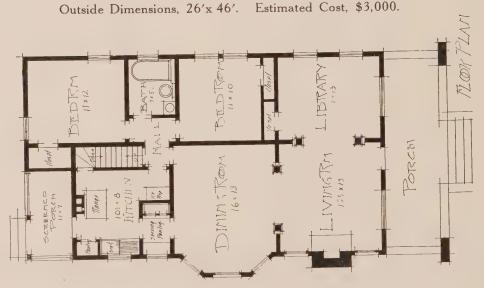
is an unusually inviting room.

The kitchen is of fair size, and has a large pantry. On the second floor are two very nice bedrooms and a large storage space.

The bungalow shown above was covered with shingles stained a dark brown and the trim was painted ivory white.



Design No. 701



A LA PASADENA

A genuine bungalow! Massive columns, wide-spread eaves, exposed rafters, bracketed cornice, battened chimney—all these characteristic Western touches are incorporated in this cozy home.

The living-room, dining-room and library are separated only by attractive colonnades, so that they can be used when entertaining as one large room.

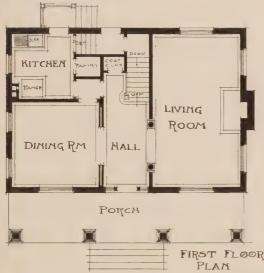
Each bedroom contains a closet of ample size and the bath is conveniently located. The kitchen is reached from the diningroom through a serving-pantry, which contains a built-in china case and work table.

The screened rear porch is an excellent feature.

The second floor affords space for two or three additional rooms.



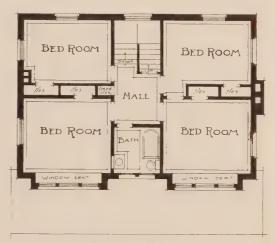
Design No. 730
Outside Dimensions, 35' x 26'. Estimated Cost, \$3,000.



THE CENTER HALL TYPE

Most large houses are designed with a center hall and rooms opening from it on either side. There is no reason, however, why a small house of moderate cost should not have this excellent feature.

In this attractive shingled dwelling a colonnade separates hall and living-room and sliding doors shut off the dining-room. A coat closet at the rear of the



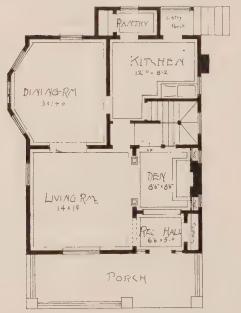
SECOND FLOOR

hall affords a handy place for wraps as one comes in from the street.

On the second floor are four very nice bedrooms, each with a closet. The attic is unfinished. The size of the rooms are as follows: Living-room 13' x 25', dining-room 13' x 13' 6", kitchen 10' x 11', bed-rooms 13' x 11' 6" each, bathroom 7' x 7'.



Design No. 732 Outside Dimensions, 24' x 30'. Estimated Cost, \$3,250.



FIRST FLOOR A PICTURESQUE STUCCO DESIGN

The arrangement of this distinctive stucco house is well worth studying, as it combines in an unusual measure both hospitality and privacy.

The little den, separated from the living-room by a colonnade and containing a large fireplace, is a cozy and inviting lounging place. All the rooms are of

Torret DED RM DED RM BED RM BALCONY SECOND FLOOR

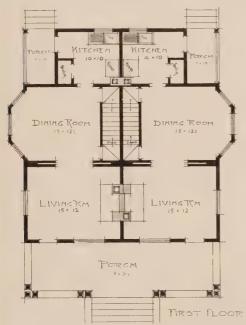
good size, and in addition to the rooms shown here there is a maid's room and a billiard room on the third floor.

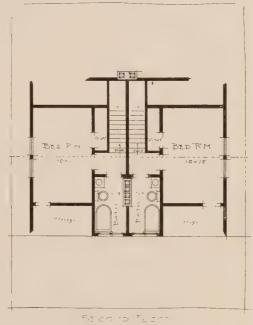
The interior trim in this pretty home is

of an original type, and is very effective. In addition to the pantry, there are nine closets throughout the house, a feature of vital importance to the housewife.



Design No. 731
Outside Dimensions, 31' 6" x 37'. Estimated Cost, \$3,300.





A PROFITABLE BUNGALOW

Here we have a single roof sheltering two complete and cozy homes. The owner might live in one side and rent the other, or if he builds for investment, rent both sides.

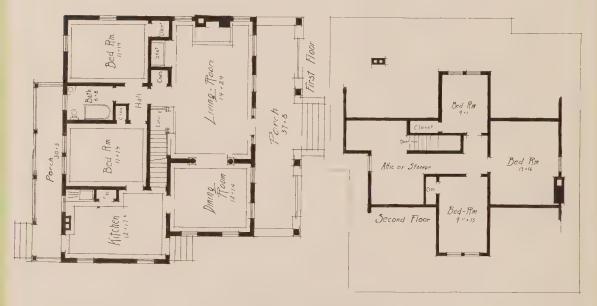
A description of one side answers for both, as they are identical. The living-

room contains a brick fireplace and plenty of furniture space. The dining-room is large and is separated from the living-room by sliding doors. On the second floor is a large bedroom, with a clothes closet and a roomy storage space.

Duckman



Outside Dimensions, 42' 6" x 33'. Estimated Cost, \$3,450.



BROAD AND LOW

This roomy stucco bungalow contains several rooms of unusual size, and will accommodate quite a family. The living-room and dining-room extend across the entire front of the house, and are separated only by a massive colonnade. Features of the living-room are the big fire-

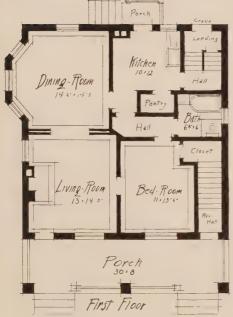
place, built-in seat, coat closet and attractive open stairway.

On the second floor are three very nice bedrooms, in addition to the attic or storage space.

Both front and rear porches are unusually large.



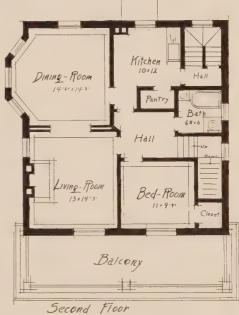
Design No. 524
Outside Dimensions, 30' x 31'. Estimated Cost, \$3,450.



A 10% INVESTMENT

In neighborhoods where flats are in demand this type of duplex apartment, or St. Louis flat, is a profitable house to build.

It is absolutely separate, has a front stairway to the second floor and a service stairway in the rear. The rooms are of



good size and are well arranged. Each kitchen has a big, deep pantry, and each bedroom a roomy closet.

On the third floor are two good-sized rooms. The house pictured above was unfinished at the time the picture was taken.

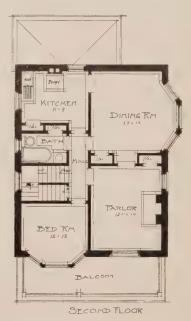


Design No. 733

Outside Dimensions, 26′ 6″ x 31′ 6″, Exclusive of Kitchen, which adds 8′ 6″ to length.

Estimated Cost, \$3,500.





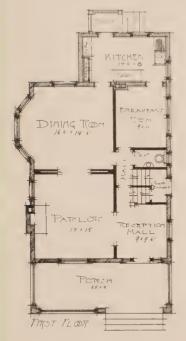
RENTS TO GOOD ADVANTAGE

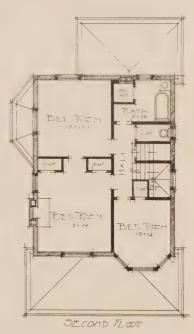
This duplex apartment, which contains two four-room apartments, with a reception hall for each, is a type of house for which tenants at a good rental can always be found. The rooms are of good size, and are well arranged with a view to convenience in housework.

On the third floor are two maids' rooms, one for each apartment.



Design No. 646
Outside Dimensions, 25' x 41' 6". Estimated Cost, \$3,650.



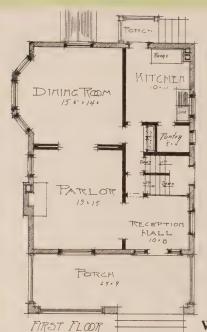


FOR A LARGE FAMILY

This substantial-looking home will house quite a good-sized family.

The toilet and lavatory on the first floor is an excellent feature, and saves a great deal of stair climbing. The three bedrooms are large, and each has a roomy closet. Bath and toilet are separate.

On the third floor are two very nice bedrooms, each with a good, big closet.

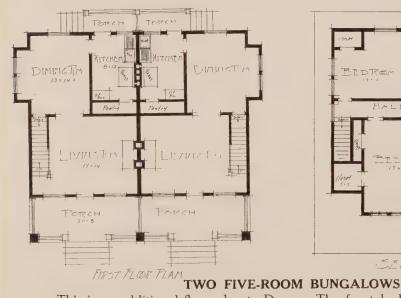


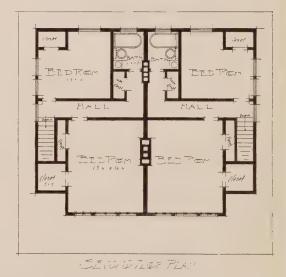
BED ROM DEI TIOM BED KOOM 13 114 BED KOM 10 × 10 6 -SICOND /LOOR

WITH FOUR BEDROOMS

This is an additional floor plan, having the same exterior as our Design No. 646, shown on page 79. Though a smaller house and a bit less costly, it has the same number of rooms as No. 646. In this design, however, three rooms are on the

first floor and four on the second. Where many bedrooms are required this is an excellent design, for, in addition to those shown here, there are two more on the third floor.





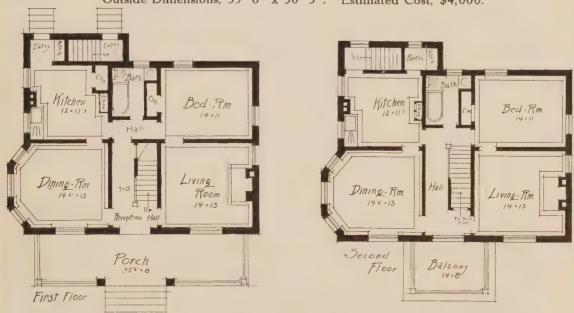
This is an additional floor plan to Design No. 731, shown on page 75. In this plan each side has five rooms, an arrangement that will probably be better adapted to the family of average size.

The front bedroom in this plan is an unusually large room, has two ample closets and an attractive group of windows.



Design No. 478

Outside Dimensions, 35' 6" x 30' 3". Estimated Cost, \$4,000.



A COMMUNITY HOME

This house possesses many of the features of a duplex apartment, but has a single main entrance. From the exterior it appears to be a rather pretentious single dwelling.

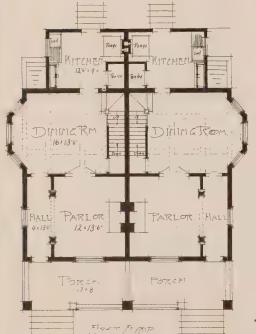
The rooms are of good size and are nicely arranged. The second floor

apartment has a service stairway. On the third floor are two very good rooms and a hall.

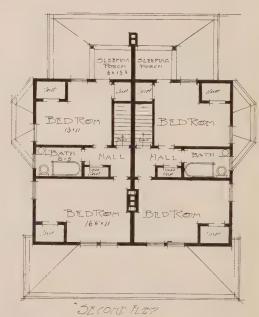
This house makes an ideal home for two families who are related or are well known to each other.



Design No. 735
Outside Dimensions, 35' 3" x 39'. Estimated Cost, \$4,100.



That there is scarcely any limit to the possibilities of the bungalow is aptly illustrated by this design. Here we have a bungalow that on the outside looks not unlike other bungalows, yet is really two bungalows in one, the duplex apartment idea carried out in a bungalow.



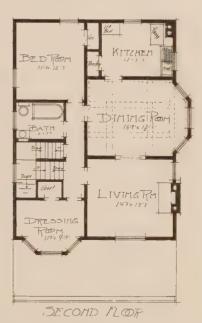
TWO IN ONE

In small towns and outlying suburbs where even the renters want a garden and chicken run, this type of building will always rent at a good figure. And who wouldn't rather live in a charming and cozy home like this, than in a stuffy flat building presided over by an autocratic janitor?



Design No. 491 Outside Dimensions, 27' x 37'. Estimated Cost, \$4,100.





STUCCO AND BROWN SHINGLES

suspect that this attractive home was a duplex apartment. But it is, and about as well arranged as any you will en-

Each apartment has a hall, and each covered with rough-cast stucco.

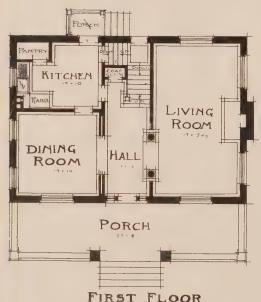
From the exterior you would never a room on third floor. The floors in the main rooms are hardwood and part of the finish, which is of original design, is hardwood.

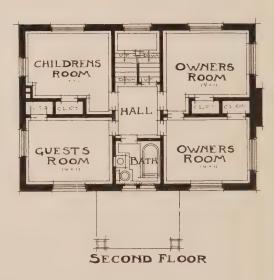
The lower story is built of hollow tile,





Design No. 734
Outside Dimensions, 37' x 26'. Estimated Cost, \$4,150.





CENTER-HALL DESIGN IN STUCCO

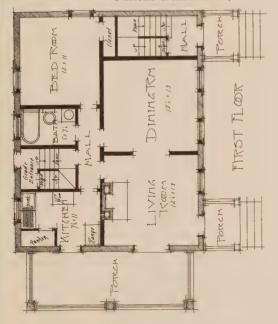
An up-to-date and modern home, both as to interior arrangement and exterior design. It is designed to be built of hollow tile covered with stucco, a form of construction that is gaining in popularity every day.

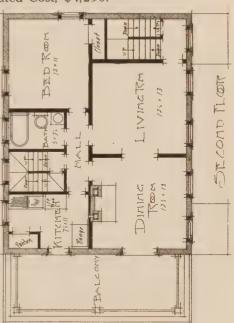
Concrete blocks could be used instead of the hollow tile on this house and would probably effect a saving, but care must be exercised to secure good blocks.

The porch and steps are built of concrete, the roof is of asbestos slate so that this house is fire and weather-proof to a great extent. The hall, living-room and dining-room are finished in oak, balance of house in Southern pine.



Design No. 644
Outside Dimensions, 33' x 26'. Estimated Cost, \$4,250.





SUGGESTS STRATFORD-ON-AVON

The paneled stucco in this design suggests the half-timbering of the old English cottages of Shakespeare's day.

This is another design that emphasizes the fact that a duplex apartment may be just as distinctive in design as any singlefamily house.

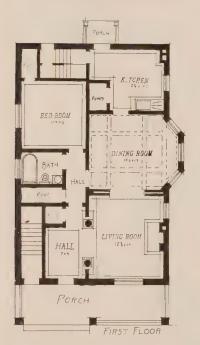
Where the lot permits, it is a decided

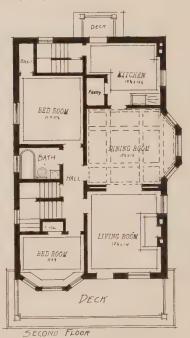
advantage to have the porch on the side, as shown here. A feature of this plan is an attractive pair of French doors glazed with clear bevel plate glass leading to this porch from each apartment.

This design should be built on a lot not less than 75 feet in width.



Design No. 515
Outside Dimensions, 25′ 9″ x 40′ 6″. Estimated Cost, \$4,350.





A GREAT FAVORITE

Among all the duplex apartments we have designed, this plan seems to meet with the most favor.

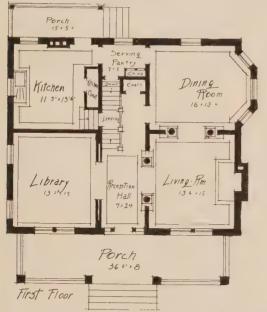
Each apartment has a hall and each a maid's room and store-room on the third

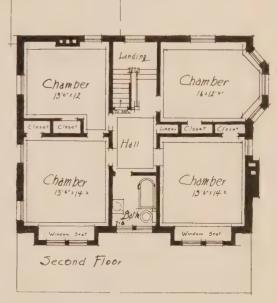
floor. The first floor apartment consists of four rooms, the second floor apartment of five.

All the rooms have hardwood floors except kitchens, and the baths are tiled.



Design No. 477
Outside Dimensions, 36′ 6″ x 30′ 6″. Estimated Cost, \$4,300.





A SPACIOUS HOME

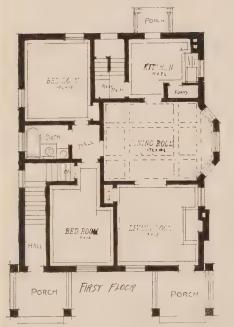
The visitor stepping into the hall of this substantial home is impressed by the view before him. To the left is the library; to the right, through a colonnade, the living-room, and beyond this the handsome dining-room. Straight ahead are the stairs leading to the second floor, and a conveniently located coat closet.

The bed-rooms are all of good size, and each has a closet. Two of them have seats built in the cheerful bay windows.

The lower floor, except the kitchen, is finished in birch, stained mahogany; the second floor in poplar, enameled white.



Design No. 501
Outside Dimensions, 29' x 37' 6". Estimated Cost, \$4,500.





SAFE AND PROFITABLE

This design is a great favorite among people desiring to build for investment in good neighborhoods. In the suburbs of Cincinnati one of these flats will rent for \$40 to \$50 per month.

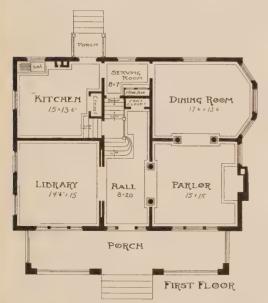
In these flats the kitchen, dining-room

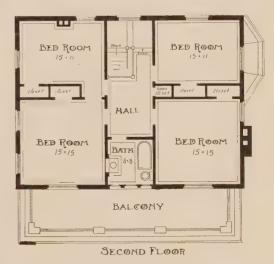
and living-room are all on one side, and are directly connected, while the bedrooms and bath are separated in a way from the rest of the house.

The rear stairway extends to the third floor, in which there are two maids' and two storage rooms.



Design No. 737
Outside Dimensions, 40′ 6″ x 30′ 6″. Estimated Cost, \$4,600.





STUCCO ON TILE

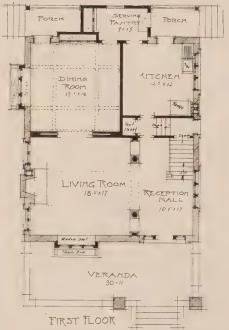
There are many who maintain that stucco on metal lath over a wood frame makes a satisfactory job, but all will agree that stucco on hollow tile is better. It is a form of construction that equals brick in strength and solidity, is warm in winter, cool in summer and unfailingly

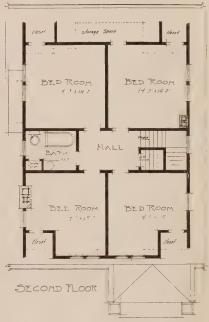
attractive. It is more expensive than stucco over frame, and in cost about equals brick construction with a good grade of pressed brick.

The interior of this house is very attractive, and is finished in hardwood throughout, with hardwood floors and tiled bath.



Design No. 481
Outside Dimensions, 30' x 35'. Estimated Cost, \$4,750.





HEART'S DESIRE

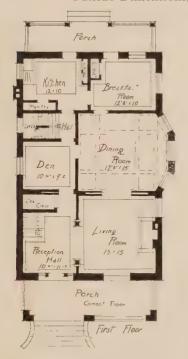
This strikingly pretty home will attract favorable attention anywhere. We consider it our prize design.

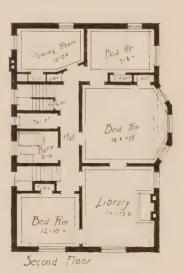
A study of the plan will show you that the interior is in keeping with the attractiveness of the exterior. All the interior trim is hardwood, of special design. The only mark of division between reception hall and living-room is a heavy beam supported by a pair of massive columns.

Dark, rough brick, ivory-tinted stucco and brown trim were used with excellent effect.



Design No. 500
Outside Dimensions, 28' x 43' 6". Estimated Cost, \$5,100.





PLENTY OF ROOM

that Colonel Roosevelt advocates.

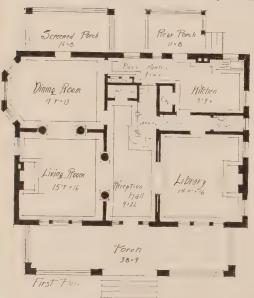
In addition to the rooms shown here, there are three good-sized rooms on the

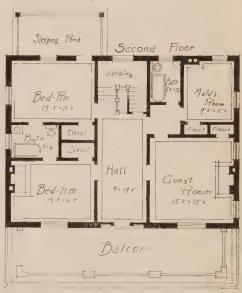
This solid-looking brick house could third floor. The reception hall, living-easily accommodate the kind of family room, dining-room and bedrooms are finished in white enamel and mahogany. the den and library in fumed oak, balance in Georgia pine, finished natural.





Design No. 489
Outside Dimensions, 42' x 31'. Estimated Cost, \$5,250.





GRANDVIEW

This magnificent home was built in a Kentucky suburb, on the heights overlooking the Ohio River. It is an ideal home for such a location. From the porch balcony a sweep of the river many miles in length can be seen.

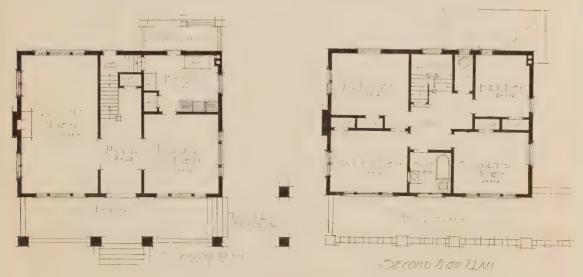
The interior is spacious and beautiful. The visitor entering this house realizes that

no small economies have been practiced here, that the best was sought out and used. Both the floors and finish throughout this house are quartered oak.

The large amount of porch room will appeal to people who spend much time out of doors.



Design No. 736
Outside Dimensions, 38' 6" x 28'. Estimated Cost, \$5,500.



SPANISH MISSION

To the missions of Southern California is due the credit for introducing this attractive style of architecture into America. It has been gaining in popularity steadily for the last eight or ten years, especially among large and costly homes. That it can be used with excellent effect, how-

ever, on homes of moderate cost is shown by this illustration.

The white stucco in connection with the red tile roof makes a striking and pleasing contrast.

Hardwood finish of special design is specified throughout this beautiful home.



A 12% Investment



SPECIAL WORK

On page 15 the proposition of special work for those of our clients who could not use any of the stock designs shown throughout the book was discussed. The illustrations on this page afford an example of the different kinds of work our office can furnish you.

The upper illustration is that of a store and flat building built in a Cincinnati

suburb. There are fourteen rooms and three baths in this building, in addition to the store.

The lower picture is that of a very complete little garage, designed to be built for a client who had built himself a house similar to Design No. 514, on page 50, and wanted a garage to harmonize with it.



A BUNGALOW LIVING-ROOM

Showing brick fire-place, beamed ceiling and colonnade, with built-in bookcase below.



AN ATTRACTIVE DINING-ROOM

Note the beamed ceilings, paneled walls, Mission finish and French doors leading to living-room.



S one concern for this house was not that it should cost too much, but that it should in no wise embarrass his friends; ample enough to contain them; simple enough to leave them unoppressed; yet with artistry to please and to

lead them, if they would, to do likewise.

"Some of his friends were not well enough off to afford such a house, some of them were rich enough to build palaces, yet his house was not to make the one envious or the other contemptuous." * * * *

"The rooms of his house shall be ample, and low, wide-windowed, deep-seated, cool by reason of shadows in summer, warm by the ruddy glow of firesides in winter, open to wistful summer airs, tight closed against the wintry blasts: a house, a home, a shrine; a little democracy unjealous of the greater world, and pouring forth the spirit of its own sure justness for the commonwealth."

-WILLIAM L. PRICE.

ORDER BLANK FOR STOCK PLANS

Messrs. Dickman & Ortman. 311-313 Provident Bank Bldg., Cincinnati, O.

Gentleman:

Enclosed find \$for which please send me full work-	ing plans and specifications of Design No Size of lot	If corner lot, state which corner	Which direction will house front What kind of	heating system. Will you connect with city	water With Sewer Do you wish the house	to be piped for gas Wired for electricity	Remarks			
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FOR SPECIAL SKETCH

Fill in above blanks and also the following:

Which exterior do you like best of those shown in the preceding Which floor plans. Brick or frame If lot is not level, give approximate slope. How many rooms pages

Remarks

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